

GOVERNMENT OF TELANGANA

ABSTRACT

AGRICULTURE – Restructured Weather Based Crop Insurance Scheme (RWBCIS) under PMFBY - Implementation of MANGO Crop in all Districts of Telangana State during Rabi 2016-2017 – Notification - Orders – Issued.

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AGRICULTURE & CO-OPERATION (Agri.II.) DEPARTMENT

G.O.Rt.No. 778

Dated:10-11-2016

Read:

1. From the Joint Secretary to Govt. of India, Ministry of Agriculture, DAC, New Delhi Lr.No. 13015/03/2016-Credit-II, Dated.23.02.2016.
 2. From the Commissioner of Agriculture, Hyderabad Lr. No. Crop Ins. (2)230 /2016 Date: 09-11-2016
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ORDER:

The following Notification shall be published in the Telangana State Gazette:

NOTIFICATION

The Government of Telangana hereby notify the Mango Crop in all Districts under Restructured Weather Based Crop Insurance Scheme during Rabi 2016-17 season.

Sl.No	Districts	Crops proposed to notify
	All districts of Telangana State	Mango

The main features / Operational Modalities of the Scheme and Term Sheets vide Annexure I.1 to I.30 & II.1 to II.9 are appended to this order.

2. Further the claims under Weather Based Crop Insurance Scheme (WBCIS) –shall be settled on the basis of the Weather data furnished by the TSDPS/ State Govt. Mandal level Rain gauge Stations / IMD Weather Stations for the notified Crops & Districts and not on the basis of Crop Cutting Experiments (CCEs) for yield estimation ,individual declaration of crop damage, Annavari / Paisawari Certificate / Declaration of drought / flood, Gazette Notification etc., by any other Department / Authority.
3. The Commissioner of Agriculture, Hyderabad shall take further action in the matter.

(BY ORDER AND IN THE NAME OF THE GOVERNOR OF TELANGANA)

C.PARTHASARATHI
APC & SECRETARY TO GOVERNMENT

To

The Commissioner of Printing & Stationery (Printing Wing), Chanchalguda, Hyderabad, with a request to publish the Notification in the Telangana. Extraordinary Gazette and supply 100 copies of the same.

The Commissioner of Agriculture, Telangana, Hyderabad.

Copy to

The Manager, Bajaj Allianz General Insurance Company, Hyderabad.

The Manager, Chola MS General Insurance Company, Hyderabad.

Sf/Sc.

//FORWARDED BY ORDER//

SECTION OFFICER

**PRADHAN MANTRI FASAL BIMA YOJANA & RESTRUCTURED WEATHER
BASED CROP INSURANCE SCHEME (RWBCIS)**

RABI 2016-17

NOTIFICATION

Restructured Weather Based Crop Insurance Scheme (WBCIS)

Reference is made to the Govt. of India, Ministry of Agriculture & Farmers' Welfare, Department of Agriculture, Co-operation & Farmers' Welfare, Krishi Bhavan, New Delhi letter No.13015/03/2016-Credit-II, dated 23rd February and 23rd March 2016., regarding the 'Administrative Approval for implementation of Pradhan Mantri Fasal Bima Yojana (PMFBY) & Restructured Weather Based Crop Insurance Scheme (RWBCIS) respectively.

The Government of India has launched Restructured Weather Based Crop Insurance Scheme (RWBCIS) in the state. The State Level Coordination Committee on Crop Insurance (SLCCCI) meeting was held on 26-08-2016 and it was decided to implement Restructured Weather Based Crop Insurance Scheme (RWBCIS) for **MANGO crop in all districts of Telangana for Rabi 2016-17.**

1.OBJECTIVE OF THE SCHEME

Weather Based Crop Insurance Scheme (WBCIS) aims to mitigate the hardship of the insured farmers against the likelihood of financial loss on account of anticipated crop loss resulting from adverse weather conditions relating to rainfall, temperature, wind, humidity etc. WBCIS uses weather parameters as "proxy" for crop yields in compensating the cultivators for deemed crop losses. Payout structures are developed to the extent of losses deemed to have been suffered using the weather triggers.

2. CROPS COVERED AND IMPLEMENTING AGENCY :

The State has been divided into three clusters for implementation of WBCIS and Mango is notified in all the districts and the Implementing Agency / Insurance Company is given hereunder:

Statement showing the cluster-wise crops for MANGO crop for RABI 2016-17

Cluster	Districts	Crops	Implementing agency & Address
Cluster-I	Adilabad, Komarambheem (Asifabad) Nirmal, Manchiriyal, Nizamabad, Kamareddy, Medak, Sangareddy, Siddipet (9)	MANGO	Bajaj Allianz General Insurance company, Regional Office: North East Plaza, Opp: RTA Office, Erramanzil, Hyderabad – 500082. Toll Free No. 180020955858 Head Office: 1st floor, commerce Zone, Samrat Ashok Road, Yerwada, PUNE 411 006.
Cluster-II	Karimnagar, Peddapalli, Jagityal, Siricilla (Rajanna), Warangal (U), Warangal ® Janagam, Mahabubabad, Bhupalapalli (Jayshanker), Mahabubnagar, Jogulamba (Gadwal) Nagarkurnool, Wanaparthy (13)		Cholamandalam MS General Insurance Company Ltd. Regional Office: 1-2-73/2 & 1-2-63 to 64, No.302, S.R. Arcade, 3rd Floor, Above Bank of Baroda, Parklane, Secunderabad – 500003. Toll Free No.18002005544 Head Office: Dare House, 2nd Floor, NSC Bose Road, Parrys, Chennai – 600001.
Cluster-III	Khammam, Kothagudem (Bhadradi), Nalgonda, Suryapet, Yadadri (Bhongir), Rangareddy, Vikarabad Malkajgiri. (8)		

The addresses of these Insurance companies are given in the **Annexure. I of PMFBY**

Demand draft in favour of

3. COVERAGE OF FARMERS

- a. All farmers including share croppers and tenant farmers growing the notified crops in the notified areas are eligible for coverage. However, farmers should have insurable interest for the notified / insured crops.

b. Compulsory Component

All farmers having been **sanctioned Seasonal Agricultural Operations (SAO) loans** from Financial Institutions (i.e. loanee farmers) for the notified crop(s) would be covered **compulsorily**.

Any loan eligible for compulsory coverage under WBCIS, if not covered will be deemed to be self-insured by the concerned financial institution and claim, in the event of loss shall be borne by the financial institution.

c. Voluntary Component

The Scheme would be **optional** for the non-loanee farmers.

The non-loanee farmers are required to submit necessary documentary evidence of land records prevailing in the State (Records of Right (RoR), Land possession Certificate (LPC) etc.) and/ or applicable contract/ agreement details/ other documents notified/ permitted by concerned State Government (in case of sharecroppers/ tenant farmers).

4. SUM INSURED LIMITS:

Sum Insured per hectare for both Loanee and Non Loanee farmer is the same and the district wise crop wise per hectare Sum Insured is given hereunder:

Crop	District	TREE	Sum Insured per Tree
MANGO	All districts	5 TO 15 Years	Rs.450
		15 to 50 years	Rs. 850

5. PREMIUM RATES AND SUBSIDY :

- The **Actuarial Premium Rate (APR)** would be charged under WBCIS by implementing agency (IA).
- Farmers would be paying maximum of **5 %** (or APR whichever is less) for Commercial / Horticultural crops.
- The difference between actuarial premium rate and the rate of insurance charges payable by farmers shall be treated as Rate of normal premium subsidy, which shall be shared equally by the Centre and State Government.
- **The premium (farmer's share) shall be remitted through Demand Draft as per the below table.** Separate Demand Drafts need to be obtained for coverage of Loanee and Non-loanee farmers.

Table showing the premium sharing

Company Name	District	Notified Crop	Sum insured in	Actuarial Premium rate	Farmers share
Bajaj Allianz General Insurance company	Adilabad	Mango (basic)	5 to15 Years Rs 450/-per tree	9.00%	5.00%
	Komarambheem	Mango	15to50 years Rs 850/- per tree	9.00%	5.00%
	Nirmal	Mango		9.00%	5.00%
	Manchiriyal	Mango		9.00%	5.00%
	Nizamabad	Mango(Hail storm)		15.50%	5.00%
	Kamareddy	Mango(Hail storm)		15.50%	5.00%
	Medak(Hail storm)	Mango		10.50%	5.00%
	Sangareddy(Hail storm)	Mango		10.50%	5.00%
	Siddipet	Mango		10.50%	5.00%

CHOLA.MS General Insurance Company	<u>Karimnagar</u>	Mango(Hail storm)		20.00%	5.00%
	<u>Peddapalli</u>	Mango(Hail storm)		20.00%	5.00%
	<u>Jagityal</u>	Mango(Hail storm)		20.00%	5.00%
	<u>Rajanna(Sirisilla)</u>	Mango(Hail storm)		20.00%	5.00%
	<u>Warangal(U)</u>	Mango(Hail storm)		20.00%	5.00%
	<u>Janagam</u>	Mango(Hail storm)		20.00%	5.00%
	<u>Mahabubabad</u>	Mango(Hail storm)		20.00%	5.00%
	<u>Warangal®</u>	Mango(Hail storm)		20.00%	5.00%
	<u>Jayashanker (Bhupalapalli)</u>	Mango(Hail storm)		20.00%	5.00%
	<u>Mahabubnagar</u>	Mango(basic)		11.68%	5.00%
	<u>Jogulamba (Gadwal)</u>	Mango(basic)		11.68%	5.00%
	<u>Nagarkurnool</u>	Mango(basic)		11.68%	5.00%
	<u>Wanaparthi</u>	Mango(basic)		11.68%	5.00%
	<u>Khammam</u>	Mango(basic)		29.16	5.00%
	<u>Badradri(Kothagudem)</u>	Mango(basic)		29.16	5.00%
	<u>Nalgonda</u>	Mango(Hail storm)		20.00%	5.00%
	<u>Suryapet</u>	Mango(Hail storm)		20.00%	5.00%
	<u>Yadadri(Bhongir)</u>	Mango(Hail storm)		20.00%	5.00%
	<u>Rangareddy</u>	Mango((Basic)		9.97%	5.00%
	<u>Vikarabad</u>	Mango((Basic		9.97%	5.00%
	<u>Malkajgiri</u>	Mango((Basic		9.97%	5.00%

6. SEASONALITY DISCIPLINE:

Table-2:

Sl.no	Activity	Loanee Farmers	Non Loanee Farmers
1	Cut-off date for risk coverage	Farmers may enroll up to 14 th December 2016.	Submission of proposals and enrolment on or before 14/12/2016 by bank.
2	Submission of declarations from nodal banks to implementing agency.	On or before 31/12/2016	On or before 31/12/2016
3	Insurance intermediaries/PSU General Insurance Companies/ MI agents of implementing agency		Within 7 days of the receipt of the Proposal/Premium, the last date for the receipt from farmers 31/12/2016

The cut off date for Mango crop under Restructured Weather Based Crop Insurance Scheme (WBCIS) is 14th December 2016 for Loanee & Non loanee farmers.

7. Weather Perils to be Covered

For Mango Plantation:

- i) Excess/Unseasonal Rainfall
- ii) Pests & Diseases congenial climate
- iii) Temperature Fluctuation
- iv) High Wind Speed
- v) Hail storm (selected districts)

Hail storm coverage "Add on cover" in the districts of –

1. **Warangal(Urban),**
2. Janagam,
3. Mahabubabad,
4. Warangal (Rural)
5. Bhupalapalli,
6. **Karimnagar,**
7. Peddapalli,
8. Jagityal,
9. Sirisilla,
10. **Nizamabad,**
11. Kamareddy,
12. **Nalgonda**
13. Suryapet,
14. Yadadri
15. **Medak**
16. Sangareddy,
17. Siddipet

For Mango Plantation: Risk period commences from **15th Dec, 2016** and will be in force till **31st May, 2017** and the table containing the coverage periods at different phases are given here:

Table-1: Coverage details:

SI No.	Name of the Cover	Period From-To
1	Excess/Unseasonal Rain fall cover	15 Dec,2016 to 31 May,2017
2	Cover against Pests and Disease Incidence	15 Dec,2016 to 28 Feb,2017
3	Daily Temperature fluctuation cover	15 th Dec 2016 to 15 Mar,2017
4	Daily Maximum Wind speed cover	01 Mar,2017 to 31 May,2017

9. PROCEDURE FOR COVERAGE OF FARMERS :-

- a) Each individual bank branches for Commercial Banks / RRBs shall act as Nodal branch. Each DCCB will be Nodal Banks for PACs. The concerned Lead bank and Regional offices/ Administrative offices of commercial banks/ RRBs will provide necessary guidelines to concerned bank branches and coordinate with them to ensure that all concerned branches submit the consolidated proposals to insurance companies well within the stipulated cut-off dates and also upload the soft copy of insured details in crop insurance portal. Besides, insurance company may also use the IRDA approved insurance agents/ insurance intermediaries for the coverage of non-loanee farmers only.
- b) Declaration/ proposal formats to be submitted by Nodal banks/ Branches shall contain details about Insurance Unit, sum insured per unit, premium per unit, total area insured of the farmers, number and category of farmers covered (small and marginal or other) and number of farmers under other categories (SC/ ST/ others) / Women along with their bank account details etc. (bank / their branches) **as per the format envisaged / provided in the crop insurance portal.**

Loanee farmers (Compulsory coverage)

- a) Whenever banks sanction loan for a notified crop in a notified area, the crop loan amount only to the extent of **Scale of Finance for notified crops** and acreage of individual notified crops of loanee farmers shall be taken into consideration for compulsory coverage, as per seasonality discipline. Based on seasonality of Crops, banks should separately calculate the eligibility of loan amount for both Kharif and Rabi seasons based on the scale of Finance and declared acreage under notified crops. Disbursing bank branch/ Primary Agriculture Cooperative Society (PACS) will prepare monthly statement of crop-wise and insurance unit-wise details of crop insurance with premium as per the seasonality discipline. Loan disbursing bank branch/ PACS will finance the additional loan towards premium amount payable by farmer for crop insurance.
- b) Crop loans through Kisan Credit Cards (KCC) are covered under compulsory coverage and banks shall maintain all back up records and registers relating to compliance with PMFBY and its seasonality discipline and cut-off-date for submitting Declarations in case of normal crop loans. Bank branch will apportion coverage among insurable crops, based on acreage mentioned in loan application or on the basis of actual area sown as declared by the farmer subsequently.
- c) Bank branches of commercial banks and RRBs/ Nodal Bank in case of PACS under its jurisdiction shall consolidate insurance proposals/ statements from their bank branch/ PACS under its jurisdiction, respectively and forward the same to insurance company along with details of remittance/ RTGS towards insurance premium, in accordance with cut off dates, as specified in paragraph 7 above .

Non-loanee farmers (Optional coverage) through Channel partners

- a) Farmers desirous of availing insurance shall fill up Proposal Form of the Scheme and submit the same to nearest bank branch or authorized channel partner or insurance intermediaries of insurance company.
- b) In case channel partner is a Bank, farmers will submit duly filled up proposal form in the village branch of a Commercial Bank (CB) or Regional Rural Bank (RRB), or PACS (DCCB) with requisite insurance premium amount. Operating a bank account is essential for such cases. Branch/ PACS officials will assist the farmers in completing the insurance proposal form and provide necessary guidance. While accepting the proposal and premium, Branch/ PACS will be responsible for verification of eligible sum insured, applicable premium rate, etc. PACS will thereafter consolidate these particulars and send them directly/ to respective Nodal Banks respectively which will, in turn, submit crop-wise and insurance unit-wise Crop Insurance Declarations in the prescribed format, along with the premium, within the stipulated time, to insurance company. However the bank branches of commercial banks/ RRBs will directly submit the consolidated proposals along with details of insured farmers in the format envisaged in the crop insurance portal within the stipulated time.
- c) Non-loanee cultivators could also be serviced directly by any designated agencies, other authorized channel partners or insurance intermediaries, of the implementing agency/Insurance Company and they will act as a guide and facilitator wherein they will advise them the benefits and desirability of the Scheme and guide the farmers through procedures; collect requisite premium and remit individual/ consolidated premium to insurance company, accompanied by individual proposal forms and summary details in Declarations/ Listing sheet (MIS), provide soft copy to IA and details of each insured farmer and will also upload the data directly to the crop insurance portal.
- d) While accepting the Proposal and the premium from aforesaid, designated agents, other authorized channel partner or insurance intermediaries, **it shall be the responsibility of Insurance Company or its designated agents to verify insurable interest and collect the land records, particulars of acreage, sum insured, crop sown etc., and applicable contract/ agreement details in case of share croppers / tenant farmers.** The designated intermediaries shall remit the premium with consolidated proposals within 7 days. However, it is mandatory that the Non-loanee cultivators serviced by the designated intermediaries should hold a bank account in order to facilitate remittance of the claim, if payable.

Non-loanee Farmers (Optional coverage) - directly to Insurance companies

- a) Non-Loanee farmer may submit insurance proposals personally / through post to insurance company with requisite premium. Non-loanee farmer can also avail insurance through 'on-line portal' of concerned insurance company or crop insurance portal designed by Government for the purpose. However, it is mandatory that Non-Loanee farmers, personally submitting proposals to insurance company or through crop insurance portal, should have insurable interest and submit necessary documentary

evidence. The insured farmer forfeits the premium and the right to claim (if any) if the material facts furnished in the proposal form are wrong or incorrect.

- b) Insurance companies retain the right to accept or reject insurance proposal(s) in case proposal is incomplete, not accompanied by necessary documentary proof or insurance premium ordinarily, within one month of receipt of proposal by Insurance Companies. If the proposal is rejected the insurance company will refund full collected premium.
- c) Declarations/ proposals received from the Banks/ PACS after the cut-off date shall be summarily rejected and the liability, if any, for such declarations shall rest with the concerned bank. Therefore, the Banks/
- d) PACS must not receive any proposal after the cut-off date of coverage. The Banks/ PACS must also ensure that the consolidated statement along with the premium amount is remitted to the insurance company within the stipulated time, failing which they shall be responsible for payment of claims, if any to the farmers. However, any dispute in the matter may be referred to the Department by the concerned State/ Agency.
- e) The concerned branches of banks and Nodal Banks/ DCCBs in case of PACS will also collect the list of individual insured farmers (both loanee and non-loanee) with requisite details like name, father's name, Bank Account number, village, categories – Small and Marginal/ SC/ ST/ Women, insured acreage, details of insured land, insured crop(s), sum insured, premium collected, Government subsidy etc. from concerned branch in soft copy also for further reconciliation and send the same to the concerned insurance company within 15 days after final cut-off date for submission of Proposal/ Declaration to insurance company and also upload the same on the crop insurance portal. Same standard format of crop insurance portal will be utilized.
- f) Insurance companies may also collect the requisite information in respect of non-loanee farmers from the channel partner in same formats. It is the responsibility of the concerned insurance companies to collect/obtain the details of the insured farmers (both loanee and non-loanee) from the bank/financial institutions/ intermediaries/ agents and facilitate the banks to upload the same on crop insurance portal.
- g) Insurance Companies should also verify and be satisfied themselves about the coverage of farmers/ crops and up-load the same in their websites within a month preferably before approaching the Government to release the final installment of subsidy under the scheme.

10. COMPENSATIONPAY - OUT:

- a). Claims under WBCIS will be settled on the basis of weather data provided by the Government of Telangana I;e TSDPS or other designated agency and not on the basis of Annavari Certificate / Gazette notification declaring the area as Drought / Flood / Cyclone affected etc., by the District Collectors or any other Govt. Official.
- b) Pay-out computation would be based on the notified weather parameters and the details

of triggers are specified in the term sheets for the notified crops as ANNEXED **ANNEXURE – I.1 to I.13.**

- c) **TRIGGER WEATHER:** Trigger Weather is pre-defined and being notified as per annexure with reference to the weather parameter sand Reference Unit Area and Reference Weather Station and has been fixed so, keeping in mind the broad weather parameter requirement of the notified crops in different mandals in the notified Districts.
- d) **SUBMISSION & STORING OF WEATHER DATA:** Weather data will be provided by Automatic Weather Stations set up by Telangana State Developmental Planning Society of Planning Dept to insurance company on day today basis for the season.
- e) **REFERENCE WEATHER STATION:** This refers to the Automatic Weather Station operating for the particular Reference Unit Area i.e., mandal (as detailed in the annexure) operating for the relevant Reference Unit Area for generating the Weather Data during the current season, based on which pay-outs are processed.
- f) **BACK-UPWEATHERSTATION-**It is a substitute Weather Station to be used only in case the weather data from the specified Reference Weather Station for the current season is un- available/defective for any reason. In the extreme case of absence of BWS data, data of BWS of BWS or alternate data (Manual rain gauge station data for rainfall) may be adopted.

Names of both Reference and for are enclosed.

(Reference Unit areas and Reference Weather stations and Back-up Weather Stations are Annexed in **ANNEXURE – II.1 to II.13.**

g) As far as the Insured is concerned, the Pay-out procedure shall be automatic that is to say, Pay-outs would be automatically computed by implementing agency on the basis of Actual Weather Data received and the Pay-out would be automatically credited to the Insured's Bank Account.

11. Procedure for Settlement of Claims to the farmers

1. The insurance company would disburse the claim only after receipt of govt. share in premium subsidy.
- 2.. In case of farmers covered through Financial Institution, claims shall be released only through electronic transfer, followed by hard copy containing claim particulars, to individual bank branches/ nodal banks / PACs which will credit into accounts of individual farmers within a week of receipt of funds from the Insurance companies and shall provide a certificate to the insurance companies along with list of farmers benefited. Bank Branch should also display particulars of beneficiaries on notice board and also upload the same on crop insurance portal.
4. In case of farmers covered on voluntary basis through intermediaries/ directly, payable claims will be directly credited to the concerned bank accounts of insured farmers and details of the

claims may also intimate to them. The list of beneficiaries may also be uploaded on the crop insurance portal immediately.

5. Insurance companies shall resolve all the grievances of the insured farmers and other stakeholders in the shortest possible time.

12. Important Conditions /Clauses Applicable for Coverage of Risks

1. Insurance companies should have received the premium for coverage either from bank, channel partner, insurance intermediary or directly. Any loss in transit due to negligence by these agencies or non-remittance of premium by these agencies, the concerned bank / intermediaries shall be liable for payment of claims.

2. In case of any substantial misreporting by nodal bank /branch in case of compulsory farmers coverage, the concerned bank only shall be liable for such mis-reporting.

3. Mere sanctioning/ disbursement of crop loans and submission of proposals/ declarations and remittance of premium by farmer/ bank, without explicit intent to raise the crop, does not constitute acceptance of risk by insurance company.

4. Acreage discrepancy

Some areas in the past have reported excess insurance coverage vis-à-vis planted acreage, leading to over-insurance.

For the time-being, it is to be addressed as follows:

- a) Wherever the 'acreage discrepancy' is likely, the acreage insured at IU level shall be compared with average planted acreage of past three years, and the difference is treated as 'excess' insurance coverage after taking into account sown area data of the Revenue authority.
- b) Sum insured is scaled down in the proportionate ratio the average of three years' actual planted acreage bears to the insured acreage for the given crop.
- c) Claims shall be calculated on the scaled down sum insured
- d) Premium (farmer share and Central and State Government Subsidy) shall be refunded back to Government of India for the portion of sum insured scaled down and the amount may be utilized for improvement of technology/ research/ Impact assessment etc., Once the individual farms (plots/ survey numbers) are digitized and available on a GIS platform, it is quite possible to overlay the crop cover as derived using satellite imagery on the GIS platform to identify the crop and estimate the cropped area on each farm. This should lead to identifying the acreage discrepancy at individual farm level.

10. EXCLUSION:

Losses arising out of war and nuclear risks, malicious damage and other preventable risks shall be excluded.

11. Commission and Bank Charges

Bank and other financial institutions etc. shall be paid service charges @4% of the premium collected from farmers. Banks have to submit there invoice as annexure ____ Rural agents engaged in providing insurance related services to farmers would be paid appropriate commission as decided by the insurance company, subject to cap prescribed under IRDA regulations.

12. Service Tax

WBCIS PMFBY is a replacement scheme of NAIS/MNAIS, and hence exempted from Service Tax.

13. Role and Responsibilities of Various Agencies

Roles of various Agencies/Institutions/Government Departments/Committees as spelt out in PMFBY/WBCIS OG have to be strictly complied with by all agencies.

XIII. LIMITATIONS & DISCLAIMERS:

- a) The Scheme is NOT a Yield Guarantee Scheme, and is based on “Area Approach” as opposed to “Individual Approach”—where by assessment of compensation would be made on Reference Unit Area Basis and not on the basis of every individual insured who might have suffered a loss:
- (b) The Scheme shall be null and void and no benefit shall be payable in the event of untrue or in correct statements, misrepresentation or on non-disclosure in any material fact in the proposal form/personal statement/declaration and connected documents, or any material information having been concealed, or a claim being fraudulent or any fraudulent means or devices being used by the Insured or any one acting on his behalf to obtain any benefit under this Scheme.
- (c) Whenever, any clarification in respect of Declarations submitted by FIs is sought By the implementing agency, the same must be submitted within two weeks. Thereafter, the implementing agency, is not under obligation to accept the same, including reopening of claims. Declarations received after the prescribed cut-off dates will be rejected and the responsibility/liability for such proposals rests with the banks/FIs.

The FIs shall only be responsible for all omissions/commissions/errors committed by them.

(e) In case of any substantial misreporting by bank particularly of compulsory farmers coverage, concerned bank only shall be liable for such misreporting.

(f) Insured / applicant must have insurable interest. Mere sanctioning / disbursement of crop loans and submission of proposals / declarations and remittance of premium by farmer/ bank, without explicit intent to raise the crop, does not constitute acceptance of risk by insurance company.

Note: The implementation of the scheme will be governed by operational guidelines on RWBCIS and administrative approval issued by DACFW, GOI. In the event of any conflict in provisions in this notification and operational guidelines for PMFBY issued by DACFW,GOI, latter will prevail.

Enclosures:

Annexure I.1 to I. 13	--	Term Sheets for the Crops/Districts being notified.
Annexure II.1 to II.13	--	Notified RUAs & List of AWS for the Mandals.

Cover Period :	15-Dec-16 to 15-Mar-17						
Cover Index :	Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.						
Nature Of Cover:	Aggregate Over the period						
Trigger Table :-							
FortNight	Max. Temperature (°C)	Min. Temperature (°C)					
15-Dec to 31-Dec	31.0	12.0					
1-Jan to 15-Jan	31.5	12.5					
16-Jan to 31-Jan	33.5	13.5					
1-Feb to 14-Feb	35.5	15.0					
15-Feb to 29-Feb	37.5	16.5					
01-Mar to 15-Mar	39.5	18.0					
Payout Table :-							
Index		>5-15 Years of age			>15-50 Years of age		
>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
70.0	90.0	0.40	0.00	8.00	0.75	0.00	15.00
90.0	110.0	0.75	8.00	23.00	1.25	15.00	40.00
110.0	130.0	1.10	23.00	45.00	2.00	40.00	80.00
130.0	150.0	2.25	45.00	90.00	4.10	80.00	162.00
Cover 4: High Wind Speed							
Cover Objective :	To compensate Expected Losses of the Mango grower due to High Windspeed during cover period						
Cover Period :	1-Mar-17 to 31-May-17						
Cover Index :	Upward Deviation of Daily Maximum WindSpeed						
Nature Of Cover:	Single event of maximum Intensity						
Trigger Table :-							
FortNight	Max. Wind Speed (KMPH)						
01-Mar to 15-Mar	40						
16-Mar to 31-Mar	40						
1-April to 15-April	35						
16-April to 30-April	35						
1-May to 15-May	30						
16-May to 31-May	20						
Payout Table :-							
Index		>5-15 Years of age			>15-50 Years of age		
>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
20	35	0.75	0.00	11.25	1.35	0.00	20.25
35	50	1.50	11.25	33.75	2.70	20.25	60.75
50	65	2.00	33.75	63.75	3.60	60.75	114.75
65	80	2.42	63.75	100.00	4.35	114.75	180.00
Premium Details							
Age Group		5-15 Yrs.	15-50 Yrs				
Total Sum Insured (Per Tree)		450	850				
Premium (%)							
Note: Franchise of 1% of the sum insured per tree shall be applicable.i.e. total claim less than Rs 4.5 and Rs 8 per Tree for Age group ">5-15 Yrs" and ">15-40 Yrs" respectively will not be paid							

Annexure I - 2

RESTRUCTURED - WEATHER BASED CROP INSURANCE SCHEME RABI - 2016-17 TERMSHEET										
STATE :	TELANGANA					CROP :	MANGO			
DISTRICT :	KOMARAMBHEEM (Asifabad)					UNIT :	TREE			
MANDALS :	ALL NOTIFIED MANDALS					RWS :	AS Per Notification			
Cover 1: Unseasonal / Excess Rainfall - - - - - - - - -										
Cover Objective :	To compensate the expected losses of Mango grower due to Unseasonal / Excess rainfall during cover period									
Cover Period :	15-Dec-16 to 31-May-17									
Cover Index :	Consecutive two day's rainfall in excess of ERS 1 plus subsequent day's rainfall, if it is greater than ERS 2 (in subsequent day's rainfall one day gap is allowed)									
Nature Of Cover:	The payout will be given for multiple events.									
Phase	Period		Triggers		>5-15 Yrs of age		>15-50 Yrs of age			
	From	To	ERS 1	ERS 2	Notional Payout Rs./Tree./mm	Maximum payout (Rs.)	Notional Payout Rs./Tree./mm	Maximum payout (Rs.)		
1	15-Dec-16	28-Feb-17	25	5	10.00	100.00	18.00	175.00		
2	1-Mar-17	31-May-17	70	5	10.00	100.00	18.00	175.00		
Cover 2: Pest and Diseases Congenial Climate - - - - - - - - -										
Cover Objective :	To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.									
Cover Period :	15-Dec-16 to 28-Feb-17									
Cover Index :	Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.									
Nature Of Cover:	Single event of maximum Intensity									
FortNight	Max. Temperature (°C)	Average RH								
	15-Dec to 31-Dec	29	75							
	1-Jan to 15-Jan	31	75							
	16-Jan to 31-Jan	33	75							
	1-Feb to 14-Feb	35	75							
	15-Feb to 29-Feb	37	75							
			Age Group	>5-15 Years	>15-50 Years					
			Strike (Consecutive No. of days) =	3	3					
			Exit (Consecutive Days):	8	8					
			Notional Payout (Rs./ Consecutive Days):	10.00	18.00					
			Maximum Payout (Rs.):	60.00	108.00					
Cover 3: Temperature Fluctuation										
Cover Objective :	To compensate Expected Losses of Mango Grower due to Temperature fluctuation during cover period									
Cover Period :	15-Dec-16 to 15-Mar-17									

Cover Index :	Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.						
Nature Of Cover:	Aggregate Over the period						

Trigger Table :-			Payout Table :-							
FortNight	Max. Temperature (°C)	Min. Temperature (°C)	Index		>5-15 Years of age			>15-50 Years of age		
			>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
15-Dec to 31-Dec	31.0	12.0	70.0	90.0	0.40	0.00	8.00	0.75	0.00	15.00
1-Jan to 15-Jan	31.5	12.5	90.0	110.0	0.75	8.00	23.00	1.25	15.00	40.00
16-Jan to 31-Jan	33.5	13.5	110.0	130.0	1.10	23.00	45.00	2.00	40.00	80.00
1-Feb to 14-Feb	35.5	15.0	130.0	150.0	2.25	45.00	90.00	4.10	80.00	162.00
15-Feb to 29-Feb	37.5	16.5								
01-Mar to 15-Mar	39.5	18.0								

Cover 4: High Wind Speed	
Cover Objective :	To compensate Expected Losses of the Mango grower due to High Windspeed during cover period
Cover Period :	1-Mar-17 to 31-May-17
Cover Index :	Upward Deviation of Daily Maximum WindSpeed
Nature Of Cover:	Single event of maximum Intensity

Trigger Table :-		Payout Table :-							
FortNight	Max. Wind Speed (KMPH)	Index		>5-15 Years of age			>15-50 Years of age		
		>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
01-Mar to 15-Mar	40	20	35	0.75	0.00	11.25	1.35	0.00	20.25
16-Mar to 31-Mar	40	35	50	1.50	11.25	33.75	2.70	20.25	60.75
1-April to 15-April	35	50	65	2.00	33.75	63.75	3.60	60.75	114.75
16-April to 30-April	35	65	80	2.42	63.75	100.00	4.35	114.75	180.00
1-May to 15-May	30								
16-May to 31-May	20								

Premium Details			
Age Group		5-15 Yrs.	15-50 Yrs
Total Sum Insured (Per Tree)		450	850
Premium (%)			

Note: Franchise of 1% of the sum insured per tree shall be applicable.i.e. total claim less than Rs 4.5 and Rs 8 per Tree for Age group ">5-15 Yrs" and ">15-40 Yrs" respectively will not be paid

Annexure I - 3

**RESTRUCTURED - WEATHER BASED CROP INSURANCE SCHEME RABI - 2016-17
TERMSHEET**

STATE :	TELANGANA	CROP :	MANGO
DISTRICT :	NIRMAL	UNIT :	TREE
MANDALS :	ALL NOTIFIED MANDALS	RWS :	AS Per Notification

Cover 1: Unseasonal / Excess Rainfall - - - - - - - -

Cover Objective :	To compensate the expected losses of Mango grower due to Unseasonal / Excess rainfall during cover period
Cover Period :	15-Dec-16 to 31-May-17
Cover Index :	Consecutive two day's rainfall in excess of ERS 1 plus subsequent day's rainfall, if it is greater than ERS 2 (in subsequent day's rainfall one day gap is allowed)
Nature Of Cover:	The payout will be given for multiple events.

Phase	Period		Triggers		>5-15 Yrs of age		>15-50 Yrs of age	
	From	To	ERS 1	ERS 2	Notional Payout Rs./Tree./mm	Maximum payout (Rs.)	Notional Payout Rs./Tree./mm	Maximum payout (Rs.)
1	15-Dec-16	28-Feb-17	25	5	10.00	100.00	18.00	175.00
2	1-Mar-17	31-May-17	70	5	10.00	100.00	18.00	175.00

Cover 2: Pest and Diseases Congenial Climate - - - - - - - -

Cover Objective :	To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.
Cover Period :	15-Dec-16 to 28-Feb-17
Cover Index :	Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.
Nature Of Cover:	Single event of maximum Intensity

FortNight	Max. Temperature (°C)	Average RH
15-Dec to 31-Dec	29	75
1-Jan to 15-Jan	31	75
16-Jan to 31-Jan	33	75
1-Feb to 14-Feb	35	75
15-Feb to 29-Feb	37	75

Age Group	>5-15 Years	>15-50 Years
Strike (Consecutive No. of days) =	3	3
Exit (Consecutive Days):	8	8
Notional Payout (Rs./ Consecutive Days):	10.00	18.00
Maximum Payout (Rs.):	60.00	108.00

Cover 3: Temperature Fluctuation

Cover Objective :	To compensate Expected Losses of Mango Grower due to Temperature fluctuation during cover period
Cover Period :	15-Dec-16 to 15-Mar-17

Cover Index :	Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.						
Nature Of Cover:	Aggregate Over the period						
Trigger Table :-							
FortNight	Max. Temperature (°C)	Min. Temperature (°C)					
15-Dec to 31-Dec	31.0	12.0					
1-Jan to 15-Jan	31.5	12.5					
16-Jan to 31-Jan	33.5	13.5					
1-Feb to 14-Feb	35.5	15.0					
15-Feb to 29-Feb	37.5	16.5					
01-Mar to 15-Mar	39.5	18.0					
Payout Table :-							
Index		>5-15 Years of age			>15-50 Years of age		
>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
70.0	90.0	0.40	0.00	8.00	0.75	0.00	15.00
90.0	110.0	0.75	8.00	23.00	1.25	15.00	40.00
110.0	130.0	1.10	23.00	45.00	2.00	40.00	80.00
130.0	150.0	2.25	45.00	90.00	4.10	80.00	162.00
Cover 4: High Wind Speed							
Cover Objective :	To compensate Expected Losses of the Mango grower due to High Windspeed during cover period						
Cover Period :	1-Mar-17 to 31-May-17						
Cover Index :	Upward Deviation of Daily Maximum WindSpeed						
Nature Of Cover:	Single event of maximum Intensity						
Trigger Table :-							
FortNight	Max. Wind Speed (KMPH)						
01-Mar to 15-Mar	40						
16-Mar to 31-Mar	40						
1-April to 15-April	35						
16-April to 30-April	35						
1-May to 15-May	30						
16-May to 31-May	20						
Payout Table :-							
Index		>5-15 Years of age			>15-50 Years of age		
>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
20	35	0.75	0.00	11.25	1.35	0.00	20.25
35	50	1.50	11.25	33.75	2.70	20.25	60.75
50	65	2.00	33.75	63.75	3.60	60.75	114.75
65	80	2.42	63.75	100.00	4.35	114.75	180.00
Premium Details							
Age Group		5-15 Yrs.	15-50 Yrs				
Total Sum Insured (Per Tree)		450	850				
Premium (%)							
Note: Franchise of 1% of the sum insured per tree shall be applicable.i.e. total claim less than Rs 4.5 and Rs 8 per Tree for Age group ">5-15 Yrs" and ">15-40 Yrs" respectively will not be paid							

Annexure I - 4 RESTRUCTURED - WEATHER BASED CROP INSURANCE SCHEME RABI - 2016-17 TERMSHEET										
STATE :	TELANGANA					CROP :	MANGO			
DISTRICT :	MANCHIRIYAL					UNIT :	TREE			
MANDALS :	ALL NOTIFIED MANDALS					RWS :	AS Per Notification			
Cover 1: Unseasonal / Excess Rainfall										
- - - - -										
Cover Objective :	To compensate the expected losses of Mango grower due to Unseasonal / Excess rainfall during cover period									
Cover Period :	15-Dec-16 to 31-May-17									
Cover Index :	Consecutive two day's rainfall in excess of ERS 1 plus subsequent day's rainfall, if it is greater than ERS 2 (in subsequent day's rainfall one day gap is allowed)									
Nature Of Cover:	The payout will be given for multiple events.									
Phase	Period		Triggers		>5-15 Yrs of age		>15-50 Yrs of age			
	From	To	ERS 1	ERS 2	Notional Payout Rs./Tree./mm	Maximum payout (Rs.)	Notional Payout Rs./Tree./mm	Maximum payout (Rs.)		
1	15-Dec-16	28-Feb-17	25	5	10.00	100.00	18.00	175.00		
2	1-Mar-17	31-May-17	70	5	10.00	100.00	18.00	175.00		
Cover 2: Pest and Diseases Congenial Climate										
- - - - -										
Cover Objective :	To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.									
Cover Period :	15-Dec-16 to 28-Feb-17									
Cover Index :	Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.									
Nature Of Cover:	Single event of maximum Intensity									
FortNight	Max. Temperature (°C)		Average RH		Age Group		>5-15 Years		>15-50 Years	
					Strike (Consecutive No. of days) =		3		3	
	15-Dec to 31-Dec		29		75		Exit (Consecutive Days):		8	
	1-Jan to 15-Jan		31		75		Notional Payout (Rs./ Consecutive Days):		10.00	
	16-Jan to 31-Jan		33		75		Maximum Payout (Rs.):		60.00	
	1-Feb to 14-Feb		35		75					
	15-Feb to 29-Feb		37		75					
Cover 3: Temperature Fluctuation										
Cover Objective :	To compensate Expected Losses of Mango Grower due to Temperature fluctuation during cover period									
Cover Period :	15-Dec-16 to 15-Mar-17									

Cover Index :	Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.						
Nature Of Cover:	Aggregate Over the period						
Trigger Table :-							
FortNight	Max. Temperature (°C)	Min. Temperature (°C)					
15-Dec to 31-Dec	31.0	12.0					
1-Jan to 15-Jan	31.5	12.5					
16-Jan to 31-Jan	33.5	13.5					
1-Feb to 14-Feb	35.5	15.0					
15-Feb to 29-Feb	37.5	16.5					
01-Mar to 15-Mar	39.5	18.0					
Payout Table :-							
Index		>5-15 Years of age			>15-50 Years of age		
>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
70.0	90.0	0.40	0.00	8.00	0.75	0.00	15.00
90.0	110.0	0.75	8.00	23.00	1.25	15.00	40.00
110.0	130.0	1.10	23.00	45.00	2.00	40.00	80.00
130.0	150.0	2.25	45.00	90.00	4.10	80.00	162.00
Cover 4: High Wind Speed							
Cover Objective :	To compensate Expected Losses of the Mango grower due to High Windspeed during cover period						
Cover Period :	1-Mar-17 to 31-May -17						
Cover Index :	Upward Deviation of Daily Maximum WindSpeed						
Nature Of Cover:	Single event of maximum Intensity						
Trigger Table :-							
FortNight	Max. Wind Speed (KMPH)						
01-Mar to 15-Mar	40						
16-Mar to 31-Mar	40						
1-April to 15-April	35						
16-April to 30-April	35						
1-May to 15-May	30						
16-May to 31-May	20						
Payout Table :-							
Index		>5-15 Years of age			>15-50 Years of age		
>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
20	35	0.75	0.00	11.25	1.35	0.00	20.25
35	50	1.50	11.25	33.75	2.70	20.25	60.75
50	65	2.00	33.75	63.75	3.60	60.75	114.75
65	80	2.42	63.75	100.00	4.35	114.75	180.00
Premium Details							
Age Group		5-15 Yrs.	15-50 Yrs				
Total Sum Insured (Per Tree)		450	850				
Premium (%)							
Note: Franchise of 1% of the sum insured per tree shall be applicable.i.e. total claim less than Rs 4.5 and Rs 8 per Tree for Age group ">5-15 Yrs" and ">15-40 Yrs" respectively will not be paid							

Annexure I - 5									
RESTRUCTURED - WEATHER BASED CROP INSURANCE SCHEME RABI - 2016-17									
TERMSHEET									
STATE :	TELANGANA					CROP :	MANGO		
DISTRICT :	NIZAMABAD					UNIT :	TREE		
MANDALS :	ALL NOTIFIED MANDALS					RWS :	AS Per Notification		
Cover 1: Unseasonal / Excess Rainfall									
Cover Objective :	To compensate the expected losses of Mango grower due to Unseasonal / Excess rainfall during cover period								
Cover Period :	15-Dec-16 to 31-May-17								
Cover Index :	Consecutive two day's rainfall in excess of ERS 1 plus subsequent day's rainfall, if it is greater than ERS 2 (in subsequent day's rainfall one day gap is allowed)								
Nature Of Cover:	The payout will be given for multiple events.								
Phase	Period		Triggers		>5-15 Yrs of age		>15-50 Yrs of age		
	From	To	ERS 1	ERS 2	Notional Payout Rs./Tree./mm	Maximum payout (Rs.)	Notional Payout Rs./Tree./mm	Maximum payout (Rs.)	
1	15-Dec-16	28-Feb-17	25	5	10.00	100.00	18.00	175.00	
2	1-Mar-17	31-May-17	70	5	10.00	100.00	18.00	175.00	
Cover 2: Pest and Diseases Congenial Climate									
Cover Objective :	To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.								
Cover Period :	15-Dec-16 to 28-Feb-17								
Cover Index :	Consecutive number of days having both the average relative humidity and the maximum temperature more than the respective trigger								
Nature Of Cover:	Single event of maximum Intensity								
FortNight	Max. Temperature (°C)	Average RH	Age Group		>5-15 Years	>15-50 Years			
15-Dec to 31-Dec	28.5	75	Strike (Consecutive No. of days) =		3	3			
1-Jan to 15-Jan	30.5	75	Exit (Consecutive Days):		8	8			
16-Jan to 31-Jan	32.5	75	Notional Payout (Rs./ Consecutive Days):		10.00	18.00			
1-Feb to 14-Feb	34	75	Maximum Payout (Rs.):		60.00	108.00			
15-Feb to 29-Feb	36	75							
Cover 3: Temperature Fluctuation									
Cover Objective :	To compensate Expected Losses of Mango Grower due to Temperature fluctuation during cover period								
Cover Period :	15-Dec-16 to 15-Mar-17								

Cover Index :	Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.						
Nature Of Cover:	Aggregate Over the period						
Trigger Table :-							
FortNight	Max. Temperature (°C)	Min. Temperature (°C)					
15-Dec to 31-Dec	30.0	14.0					
1-Jan to 15-Jan	30.5	14.5					
16-Jan to 31-Jan	33.0	15.5					
1-Feb to 14-Feb	34.5	16.5					
15-Feb to 29-Feb	36.5	18.0					
01-Mar to 15-Mar	38.5	19.5					
Payout Table :-							
Index		>5-15 Years of age			>15-50 Years of age		
>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
70.0	90.0	0.40	0.00	8.00	0.75	0.00	15.00
90.0	110.0	0.75	8.00	23.00	1.25	15.00	40.00
110.0	130.0	1.10	23.00	45.00	2.00	40.00	80.00
130.0	150.0	2.25	45.00	90.00	4.10	80.00	162.00
Cover 4: High Wind Speed							
Cover Objective :	To compensate Expected Losses of the Mango grower due to High Windspeed during cover period						
Cover Period :	1-Mar-17 to 31-May-17						
Cover Index :	Upward Deviation of Daily Maximum WindSpeed						
Nature Of Cover:	Single event of maximum Intensity						
Trigger Table :-							
FortNight	Max. Wind Speed (KMPH)						
01-Mar to 15-Mar	40						
16-Mar to 31-Mar	40						
1-April to 15-April	35						
16-April to 30-April	35						
1-May to 15-May	30						
16-May to 31-May	20						
Payout Table :-							
Index		>5-15 Years of age			>15-50 Years of age		
>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
20	35	0.75	0.00	11.25	1.35	0.00	20.25
35	50	1.50	11.25	33.75	2.70	20.25	60.75
50	65	2.00	33.75	63.75	3.60	60.75	114.75
65	80	2.42	63.75	100.00	4.35	114.75	180.00
Premium Details							
Age Group		5-15 Yrs.	15-50 Yrs				
Total Sum Insured (Per Tree)		450	850				
Premium (%)							
Note: Franchise of 1% of the sum insured per tree shall be applicable.i.e. total claim less than Rs 4.5 and Rs 8 per Tree for Age group ">5-15 Yrs" and ">15-40 Yrs" respectively will not be paid							
ADD ON: HAIL STORM							
Cover	To compensate Losses of the Mango grower due to Hail Storm during cover period						

Objective :			
Period :-	01-Feb	to	31-May-17
Risk Covered :	Losses due to Physical Damage to Mango Tree on Occurrence of Hail Sorm		
Loss Assessment :	Losses will be assessed on Individual Farm level survey basis after receiving the Claim Intimation from the Insured.		
Age Group	5-15 Yrs.	15-50 Yrs	
Total Sum Insured (Per Tree)	225	400	
Premium (%)			
Note: Franchise of 1% of the sum insured per tree shall be applicable.i.e. total claim less than Rs 2.25 and Rs 4 per Tree for Age group ">5-15 Yrs" and ">15-40 Yrs" respectively will not be paid			

Annexure I - 6 RESTRUCTURED - WEATHER BASED CROP INSURANCE SCHEME RABI - 2016-17 TERMSHEET									
STATE :	TELANGANA				CROP :	MANGO			
DISTRICT :	KAMAREDDY				UNIT :	TREE			
MANDALS :	ALL NOTIFIED MANDALS				RWS :	AS Per Notification			
Cover 1: Unseasonal / Excess Rainfall									
Cover Objective :	To compensate the expected losses of Mango grower due to Unseasonal / Excess rainfall during cover period								
Cover Period :	15-Dec-16		to		31-May-17				
Cover Index :	Consecutive two day's rainfall in excess of ERS 1 plus subsequent day's rainfall, if it is greater than ERS 2 (in subsequent day's rainfall one day gap is allowed)								
Nature Of Cover:	The payout will be given for multiple events.								
Phase	Period		Triggers		>5-15 Yrs of age		>15-50 Yrs of age		
	From	To	ERS 1	ERS 2	Notional Payout Rs./Tree./mm	Maximum payout (Rs.)	Notional Payout Rs./Tree./mm	Maximum payout (Rs.)	
1	15-Dec-16	28-Feb-17	25	5	10.00	100.00	18.00	175.00	
2	1-Mar-17	31-May-17	70	5	10.00	100.00	18.00	175.00	
Cover 2: Pest and Diseases Congenial Climate									
Cover Objective :	To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.								
Cover Period :	15-Dec-16		to		28-Feb-17				
Cover Index :	Consecutive number of days having both the average relative humidity and the maximum temperature more than the respective trigger								
Nature Of Cover:	Single event of maximum Intensity								
FortNight	Max. Temperature (°C)	Average RH			Age Group	>5-15 Years	>15-50 Years		

15-Dec to 31-Dec	28.5	75
1-Jan to 15-Jan	30.5	75
16-Jan to 31-Jan	32.5	75
1-Feb to 14-Feb	34	75
15-Feb to 29-Feb	36	75

Strike (Consecutive No. of days) =	3	3
Exit (Consecutive Days):	8	8
Notional Payout (Rs./ Consecutive Days):	10.00	18.00
Maximum Payout (Rs.):	60.00	108.00

Cover 3: Temperature Fluctuation

Cover Objective :	To compensate Expected Losses of Mango Grower due to Temperature fluctuation during cover period	
Cover Period :	15-Dec-16	to 15-Mar-17
Cover Index :	Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.	
Nature Of Cover:	Aggregate Over the period	

Trigger Table :-

FortNight	Max. Temperature (°C)	Min. Temperature (°C)
15-Dec to 31-Dec	30.0	14.0
1-Jan to 15-Jan	30.5	14.5
16-Jan to 31-Jan	33.0	15.5
1-Feb to 14-Feb	34.5	16.5
15-Feb to 29-Feb	36.5	18.0
01-Mar to 15-Mar	38.5	19.5

Payout Table :-

Index		>5-15 Years of age			>15-50 Years of age		
>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
70.0	90.0	0.40	0.00	8.00	0.75	0.00	15.00
90.0	110.0	0.75	8.00	23.00	1.25	15.00	40.00
110.0	130.0	1.10	23.00	45.00	2.00	40.00	80.00
130.0	150.0	2.25	45.00	90.00	4.10	80.00	162.00

Cover 4: High Wind Speed

Cover Objective :	To compensate Expected Losses of the Mango grower due to High Windspeed during cover period	
Cover Period :	1-Mar-17	to 31-May-17
Cover Index :	Upward Deviation of Daily Maximum WindSpeed	
Nature Of Cover:	Single event of maximum Intensity	

Trigger Table :-

FortNight	Max. Wind Speed (KMPH)
01-Mar to 15-Mar	40
16-Mar to 31-Mar	40
1-April to	35

Payout Table :-

Index		>5-15 Years of age			>15-50 Years of age		
>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
20	35	0.75	0.00	11.25	1.35	0.00	20.25
35	50	1.50	11.25	33.75	2.70	20.25	60.75

15-April								
16-April to 30-April	35	50	65	2.00	33.75	63.75	3.60	60.75
1-May to 15-May	30	65	80	2.42	63.75	100.00	4.35	114.75
16-May to 31-May	20							180.00
Premium Details								
		Age Group	5-15 Yrs.	15-50 Yrs				
		Total Sum Insured (Per Tree)	450	850				
		Premium (%)						
Note: Franchise of 1% of the sum insured per tree shall be applicable.i.e. total claim less than Rs 4.5 and Rs 8 per Tree for Age group ">5-15 Yrs" and ">15-40 Yrs" respectively will not be paid								

ADD ON: HAIL STORM			
Cover Objective :	To compensate Losses of the Mango grower due to Hail Storm during cover period		
Period :-	01-Feb to 31-May-17		
Risk Covered :	Losses due to Physical Damage to Mango Tree on Occurrence of Hail Sorm		
Loss Assessment :	Losses will be assesed on Individual Farm level survey basis after receiving the Claim Intimation from the Insured.		
Age Group	5-15 Yrs.	15-50 Yrs	
Total Sum Insured (Per Tree)	225	400	
Premium (%)			
Note: Franchise of 1% of the sum insured per tree shall be applicable.i.e. total claim less than Rs 2.25 and Rs 4 per Tree for Age group ">5-15 Yrs" and ">15-40 Yrs" respectively will not be paid			

Annexure I - 7									
RESTRUCTURED - WEATHER BASED CROP INSURANCE SCHEME RABI - 2016-17									
TERMSHEET									
STATE :	TELANGANA					CROP :	MANGO		
DISTRICT :	MEDAK					UNIT :	TREE		
MANDALS :	ALL NOTIFIED MANDALS					RWS :	AS Per Notification		
Cover 1: Unseasonal / Excess Rainfall									
- - - - -									
Cover Objective :	To compensate the expected losses of Mango grower due to Unseasonal / Excess rainfall during cover period								
Cover Period :	15-Dec-16 to 31-May-17								
Cover Index :	Consecutive two day's rainfall in excess of ERS 1 plus subsequent day's rainfall, if it is greater than ERS 2 (in subsequent day's rainfall one day gap is allowed)								
Nature Of Cover:	The payout will be given for multiple events.								
Phase	Period		Triggers		>5-15 Yrs of age		>15-50 Yrs of age		
	From	To	ERS 1	ERS 2	Notional Payout Rs./Tree./mm	Maximum payout (Rs.)	Notional Payout Rs./Tree./mm	Maximum payout (Rs.)	
1	15-Dec-16	28-Feb-17	25	5	10.00	100.00	18.00	175.00	
2	1-Mar-17	31-May-17	70	5	10.00	100.00	18.00	175.00	
Cover 2: Pest and Diseases Congenial Climate									
- - - - -									
Cover Objective :	To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.								
Cover Period :	15-Dec-16 to 28-Feb-17								
Cover Index :	Consecutive number of days having both the average relative humidity and the maximum temperature more than the respective trigger								
Nature Of Cover:	Single event of maximum Intensity								
FortNight	Max. Temperature (°C)	Average RH	Age Group		>5-15 Years	>15-50 Years			
15-Dec to 31-Dec	29	75	Strike (Consecutive No. of days) =		3	3			
1-Jan to 15-Jan	31	75	Exit (Consecutive Days):		8	8			
16-Jan to 31-Jan	33	75	Notional Payout (Rs./ Consecutive Days):		10.00	18.00			
1-Feb to 14-Feb	35	75	Maximum Payout (Rs.):		60.00	108.00			
15-Feb to 29-Feb	37	75							
Cover 3: Temperature Fluctuation									
Cover	To compensate Expected Losses of Mango Grower due to Temperature fluctuation during cover period								

Objective :							
Cover Period :	15-Dec-16		to	15-Mar-17			
Cover Index :	Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.						
Nature Of Cover:	Aggregate Over the period						
Trigger Table :-							
FortNight	Max. Temperature (°C)	Min. Temperature (°C)					
15-Dec to 31-Dec	31.0	13.0					
1-Jan to 15-Jan	31.5	13.5					
16-Jan to 31-Jan	33.5	14.5					
1-Feb to 14-Feb	35.5	15.5					
15-Feb to 29-Feb	37.5	17.0					
01-Mar to 15-Mar	39.5	18.5					
Cover 4: High Wind Speed							
Cover Objective :	To compensate Expected Losses of the Mango grower due to High Windspeed during cover period						
Cover Period :	1-Mar-17		to	31-May-17			
Cover Index :	Upward Deviation of Daily Maximum WindSpeed						
Nature Of Cover:	Single event of maximum Intensity						
Trigger Table :-							
FortNight	Max. Wind Speed (KMPH)						
01-Mar to 15-Mar	40						
16-Mar to 31-Mar	40						
1-April to 15-April	35						
16-April to 30-April	35						
1-May to 15-May	30						
16-May to 31-May	20						
Payout Table :-							
Index		>5-15 Years of age			>15-50 Years of age		
>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
70.0	90.0	0.40	0.00	8.00	0.75	0.00	15.00
90.0	110.0	0.75	8.00	23.00	1.25	15.00	40.00
110.0	130.0	1.10	23.00	45.00	2.00	40.00	80.00
130.0	150.0	2.25	45.00	90.00	4.10	80.00	162.00
Premium Details							
Age Group		5-15 Yrs.	15-50 Yrs				
Total Sum Insured (Per Tree)		450	850				
Premium (%)							

Note: Franchise of 1% of the sum insured per tree shall be applicable.i.e. total claim less than Rs 4.5 and Rs 8 per Tree for Age group ">5-15 Yrs" and ">15-40 Yrs" respectively will not be paid

ADD ON: HAIL STORM			
Cover Objective :	To compensate Losses of the Mango grower due to Hail Storm during cover period		
Period :-	01-Feb	to	31-May -17
Risk Covered :	Losses due to Physical Damage to Mango Tree on Occurrence of Hail Sorm		
Loss Assessment :	Losses will be assesed on Individual Farm level survey basis after receiving the Claim Intimation from the Insured.		
Age Group	5-15 Yrs.	15-50 Yrs	
Total Sum Insured (Per Tree)	225	400	
Premium (%)			
<p>Note: Franchise of 1% of the sum insured per tree shall be applicable.i.e. total claim less than Rs 2.25 and Rs 4 per Tree for Age group ">5-15 Yrs" and ">15-40 Yrs" respectively will not be paid</p>			

Annexure I - 8									
RESTRUCTURED - WEATHER BASED CROP INSURANCE SCHEME RABI - 2016-17									
TERMSHEET									
STATE :	TELANGANA					CROP :	MANGO		
DISTRICT :	SANGAREDDY					UNIT :	TREE		
MANDALS :	ALL NOTIFIED MANDALS					RWS :	AS Per Notification		
Cover 1: Unseasonal / Excess Rainfall									
- - - - -									
Cover Objective :	To compensate the expected losses of Mango grower due to Unseasonal / Excess rainfall during cover period								
Cover Period :	15-Dec-16 to 31-May-17								
Cover Index :	Consecutive two day's rainfall in excess of ERS 1 plus subsequent day's rainfall, if it is greater than ERS 2 (in subsequent day's rainfall one day gap is allowed)								
Nature Of Cover:	The payout will be given for multiple events.								
Phase	Period		Triggers		>5-15 Yrs of age		>15-50 Yrs of age		
	From	To	ERS 1	ERS 2	Notional Payout Rs./Tree./mm	Maximum payout (Rs.)	Notional Payout Rs./Tree./mm	Maximum payout (Rs.)	
1	15-Dec-16	28-Feb-17	25	5	10.00	100.00	18.00	175.00	
2	1-Mar-17	31-May-17	70	5	10.00	100.00	18.00	175.00	
Cover 2: Pest and Diseases Congenial Climate									
- - - - -									
Cover Objective :	To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.								
Cover Period :	15-Dec-16 to 28-Feb-17								
Cover Index :	Consecutive number of days having both the average relative humidity and the maximum temperature more than the respective trigger								
Nature Of Cover:	Single event of maximum intensity								
FortNight	Max. Temperature (°C)	Average RH							
15-Dec to 31-Dec	29	75							
1-Jan to 15-Jan	31	75							
16-Jan to 31-Jan	33	75							
1-Feb to 14-Feb	35	75							
15-Feb to 29-Feb	37	75							
Age Group	>5-15 Years	>15-50 Years							
Strike (Consecutive No. of days) =	3	3							
Exit (Consecutive Days):	8	8							
Notional Payout (Rs./ Consecutive Days):	10.00	18.00							
Maximum Payout (Rs.):	60.00	108.00							
Cover 3: Temperature Fluctuation									
Cover Objective :	To compensate Expected Losses of Mango Grower due to Temperature fluctuation during cover period								
Cover Period :	15-Dec-16 to 15-Mar-17								

Cover Index :	Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.						
Nature Of Cover:	Aggregate Over the period						
Trigger Table :-							
FortNight	Max. Temperature (°C)	Min. Temperature (°C)					
15-Dec to 31-Dec	31.0	13.0					
1-Jan to 15-Jan	31.5	13.5					
16-Jan to 31-Jan	33.5	14.5					
1-Feb to 14-Feb	35.5	15.5					
15-Feb to 29-Feb	37.5	17.0					
01-Mar to 15-Mar	39.5	18.5					
Payout Table :-							
Index		>5-15 Years of age			>15-50 Years of age		
>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
70.0	90.0	0.40	0.00	8.00	0.75	0.00	15.00
90.0	110.0	0.75	8.00	23.00	1.25	15.00	40.00
110.0	130.0	1.10	23.00	45.00	2.00	40.00	80.00
130.0	150.0	2.25	45.00	90.00	4.10	80.00	162.00
Cover 4: High Wind Speed							
Cover Objective :	To compensate Expected Losses of the Mango grower due to High Windspeed during cover period						
Cover Period :	1-Mar-17 to 31-May-17						
Cover Index :	Upward Deviation of Daily Maximum WindSpeed						
Nature Of Cover:	Single event of maximum Intensity						
Trigger Table :-							
FortNight	Max. Wind Speed (KMPH)						
01-Mar to 15-Mar	40						
16-Mar to 31-Mar	40						
1-April to 15-April	35						
16-April to 30-April	35						
1-May to 15-May	30						
16-May to 31-May	20						
Payout Table :-							
Index		>5-15 Years of age			>15-50 Years of age		
>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
20	35	0.75	0.00	11.25	1.35	0.00	20.25
35	50	1.50	11.25	33.75	2.70	20.25	60.75
50	65	2.00	33.75	63.75	3.60	60.75	114.75
65	80	2.42	63.75	100.00	4.35	114.75	180.00
Premium Details							
Age Group		5-15 Yrs.	15-50 Yrs				
Total Sum Insured (Per Tree)		450	850				
Premium (%)							
Note: Franchise of 1% of the sum insured per tree shall be applicable.i.e. total claim less than Rs 4.5 and Rs 8 per Tree for Age group ">5-15 Yrs" and ">15-40 Yrs" respectively will not be paid							

ADD ON: HAIL STORM											
Cover Objective :	To compensate Losses of the Mango grower due to Hail Storm during cover period										
Period :-	01-Feb to 31-May-17										
Risk Covered :	Losses due to Physical Damage to Mango Tree on Occurrence of Hail Sorm										
Loss Assessme nt :	Losses will be assessed on Individual Farm level survey basis after receiving the Claim Intimation from the Insured.										
<table border="1"> <tr> <td>Age Group</td> <td>5-15 Yrs.</td> <td>15-50 Yrs</td> </tr> <tr> <td>Total Sum Insured (Per Tree)</td> <td>225</td> <td>400</td> </tr> <tr> <td>Premium (%)</td> <td></td> <td></td> </tr> </table>			Age Group	5-15 Yrs.	15-50 Yrs	Total Sum Insured (Per Tree)	225	400	Premium (%)		
Age Group	5-15 Yrs.	15-50 Yrs									
Total Sum Insured (Per Tree)	225	400									
Premium (%)											
<p>Note: Franchise of 1% of the sum insured per tree shall be applicable.i.e. total claim less than Rs 2.25 and Rs 4 per Tree for Age group ">5-15 Yrs" and ">15-40 Yrs" respectively will not be paid</p>											

Annexure I - 9									
RESTRUCTURED - WEATHER BASED CROP INSURANCE SCHEME RABI - 2016-17									
TERMSHEET									
STATE :	TELANGANA					CROP :	MANGO		
DISTRICT :	SIDDIPET					UNIT :	TREE		
MANDALS :	ALL NOTIFIED MANDALS					RWS :	AS Per Notification		
Cover 1: Unseasonal / Excess Rainfall - - - - - - - - -									
Cover Objective :	To compensate the expected losses of Mango grower due to Unseasonal / Excess rainfall during cover period								
Cover Period :	15-Dec-16 to 31-May-17								
Cover Index :	Consecutive two day's rainfall in excess of ERS 1 plus subsequent day's rainfall, if it is greater than ERS 2 (in subsequent day's rainfall one day gap is allowed)								
Nature Of Cover:	The payout will be given for multiple events.								
Phase	Period		Triggers		>5-15 Yrs of age		>15-50 Yrs of age		
	From	To	ERS 1	ERS 2	Notional Payout Rs./Tree./mm	Maximum payout (Rs.)	Notional Payout Rs./Tree./mm	Maximum payout (Rs.)	
1	15-Dec-16	28-Feb-17	25	5	10.00	Maximum payout (Rs.)	18.00	175.00	
2	1-Mar-17	31-May-17	70	5	10.00	Maximum payout (Rs.)	18.00	175.00	
Cover 2: Pest and Diseases Congenial Climate - - - - - - - - -									
Cover Objective :	To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.								
Cover Period :	15-Dec-16 to 28-Feb-17								
Cover Index :	Consecutive number of days having both the average relative humidity and the maximum temperature more than the respective trigger								
Nature Of Cover:	Single event of maximum Intensity								
FortNight	Max. Temperature (°C)	Average RH							
15-Dec to 31-Dec	29	75							
1-Jan to 15-Jan	31	75							
16-Jan to 31-Jan	33	75							
1-Feb to 14-Feb	35	75							
15-Feb to 29-Feb	37	75							
Age Group	>5-15 Years	>15-50 Years							
Strike (Consecutive No. of days) =	3	3							
Exit (Consecutive Days):	8	8							
Notional Payout (Rs./ Consecutive Days):	10.00	18.00							
Maximum Payout (Rs.):	60.00	108.00							
Cover 3: Temperature Fluctuation - - -									

Cover Objective :	To compensate Expected Losses of Mango Grower due to Temperature fluctuation during cover period		
Cover Period :	15-Dec-16	to	15-Mar-17
Cover Index :	Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.		
Nature Of Cover:	Aggregate Over the period		

Trigger Table :-

FortNight	Max. Temperature (°C)	Min. Temperature (°C)
15-Dec to 31-Dec	31.0	13.0
1-Jan to 15-Jan	31.5	13.5
16-Jan to 31-Jan	33.5	14.5
1-Feb to 14-Feb	35.5	15.5
15-Feb to 29-Feb	37.5	17.0
01-Mar to 15-Mar	39.5	18.5

Payout Table :-

Index		>5-15 Years of age			>15-50 Years of age		
>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
70.0	90.0	0.40	0.00	8.00	0.75	0.00	15.00
90.0	110.0	0.75	8.00	23.00	1.25	15.00	40.00
110.0	130.0	1.10	23.00	45.00	2.00	40.00	80.00
130.0	150.0	2.25	45.00	90.00	4.10	80.00	162.00

Cover 4: High Wind Speed

Cover Objective :	To compensate Expected Losses of the Mango grower due to High Windspeed during cover period		
Cover Period :	1-Mar-17	to	31-May-17
Cover Index :	Upward Deviation of Daily Maximum WindSpeed		
Nature Of Cover:	Single event of maximum Intensity		

Trigger Table :-

FortNight	Max. Wind Speed (KMPH)
01-Mar to 15-Mar	40
16-Mar to 31-Mar	40
1-April to 15-April	35
16-April to 30-April	35
1-May to 15-May	30
16-May to 31-May	20

Payout Table :-

Index		>5-15 Years of age			>15-50 Years of age		
>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
20	35	0.75	0.00	11.25	1.35	0.00	20.25
35	50	1.50	11.25	33.75	2.70	20.25	60.75
50	65	2.00	33.75	63.75	3.60	60.75	114.75
65	80	2.42	63.75	100.00	4.35	114.75	180.00

Premium Details

Age Group	5-15 Yrs.	15-50 Yrs
Total Sum Insured (Per Tree)	450	850
Premium (%)		

Note: Franchise of 1% of the sum insured per tree shall be applicable.i.e. total claim less than Rs 4.5 and Rs 8 per Tree for Age group ">5-15 Yrs" and ">15-40 Yrs" respectively will not be paid

ADD ON: HAIL STORM			
Cover Objective :	To compensate Losses of the Mango grower due to Hail Storm during cover period		
Period :-	01-Feb	to	31-May -17
Risk Covered :	Losses due to Physical Damage to Mango Tree on Occurrence of Hail Sorm		
Loss Assessment :	Losses will be assesed on Individual Farm level survey basis after receiving the Claim Intimation from the Insured.		
Age Group	5-15 Yrs.	15-50 Yrs	
Total Sum Insured (Per Tree)	225	400	
Premium (%)			
<p>Note: Franchise of 1% of the sum insured per tree shall be applicable.i.e. total claim less than Rs 2.25 and Rs 4 per Tree for Age group ">5-15 Yrs" and ">15-40 Yrs" respectively will not be paid</p>			

Annexure I - 10
RESTRUCTURED - WEATHER BASED CROP INSURANCE SCHEME RABI - 2016-17
TERMSHEET

STATE :	TELANGANA
DISTRICT :	KARIMNAGAR
MANDALS :	ALL NOTIFIED MANDALS

CROP :	MANGO
UNIT :	TREE
RWS :	AS Per Notification

Cover 1: Unseasonal / Excess Rainfall

Cover Objective :	To compensate the expected losses of Mango grower due to Unseasonal / Excess rainfall during cover period
Cover Period :	15-Dec-16 to 31-May-17
Cover Index :	Consecutive two day's rainfall in excess of ERS 1 plus subsequent day's rainfall, if it is greater than ERS 2 (in subsequent day's rainfall one day gap is allowed)
Nature Of Cover:	The payout will be given for multiple events.

Phase	Period		Triggers		>5-15 Yrs of age		>15-50 Yrs of age	
	From	To	ERS 1	ERS 2	Notional Payout Rs./Tree./mm	Maximum payout (Rs.)	Notional Payout Rs./Tree./mm	Maximum payout (Rs.)
1	15-Dec-16	28-Feb-17	25	5	10.00	100.00	18.00	175.00
2	1-Mar-17	31-May-17	70	5	10.00	100.00	18.00	175.00

Cover 2: Pest and Diseases Congenial Climate

Cover Objective :	To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.
Cover Period :	15-Dec-16 to 28-Feb-17
Cover Index :	Consecutive number of days having both the average relative humidity and the maximum temperature more than the respective trigger
Nature Of Cover:	Single event of maximum Intensity

FortNight	Max. Temperature (°C)	Average RH
15-Dec to 31-Dec	29	75
1-Jan to 15-Jan	31	75
16-Jan to 31-Jan	33	75
1-Feb to 14-Feb	35	75
15-Feb to 29-Feb	37	75

Age Group	>5-15 Years	>15-50 Years
Strike (Consecutive No. of days) =	3	3
Exit (Consecutive Days):	8	8
Notional Payout (Rs./ Consecutive Days):	10.00	18.00
Maximum Payout (Rs.):	60.00	108.00

Cover 3: Temperature Fluctuation

Cover Objective :	To compensate Expected Losses of Mango Grower due to Temperature fluctuation during cover period
Cover Period :	15-Dec-16 to 15-Mar-17
Cover Index :	Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.
Nature Of Cover:	Aggregate Over the period

Trigger Table :-

Payout Table :-

FortNight	Max. Temperature (°C)	Min. Temperature (°C)
15-Dec to 31-Dec	31.0	13.0
1-Jan to 15-Jan	31.5	13.5
16-Jan to 31-Jan	33.5	14.5
1-Feb to 14-Feb	35.5	15.5
15-Feb to 29-Feb	37.5	17.0
01-Mar to 15-Mar	39.5	18.5

Index		>5-15 Years of age			>15-50 Years of age		
>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
70.0	90.0	0.40	0.00	8.00	0.75	0.00	15.00
90.0	110.0	0.75	8.00	23.00	1.25	15.00	40.00
110.0	130.0	1.10	23.00	45.00	2.00	40.00	80.00
130.0	150.0	2.25	45.00	90.00	4.10	80.00	162.00

Cover 4: High Wind Speed

Cover Objective :	To compensate Expected Losses of the Mango grower due to High Windspeed during cover period		
Cover Period :	1-Mar-17	to	31-May-17
Cover Index :	Upward Deviation of Daily Maximum WindSpeed		
Nature Of Cover:	Single event of maximum Intensity		

Trigger Table :-

FortNight	Max. Wind Speed (KMPH)
01-Mar to 15-Mar	40
16-Mar to 31-Mar	40
1-April to 15-April	35
16-April to 30-April	35
1-May to 15-May	30
16-May to 31-May	20

Payout Table :-

Index		>5-15 Years of age			>15-50 Years of age		
>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
20	35	0.75	0.00	11.25	1.35	0.00	20.25
35	50	1.50	11.25	33.75	2.70	20.25	60.75
50	65	2.00	33.75	63.75	3.60	60.75	114.75
65	80	2.42	63.75	100.00	4.35	114.75	180.00

Premium Details

	Age Group	5-15 Yrs.	15-50 Yrs
	Total Sum Insured (Per Tree)	450	850
	Premium (%)		

Note: Franchise of 1% of the sum insured per tree shall be applicable.i.e. total claim less than Rs 4.5 and Rs 8 per Tree for Age group ">5-15 Yrs" and ">15-40 Yrs" respectively will not be paid

ADD ON: HAIL STORM

Cover Objective :	To compensate Losses of the Mango grower due to Hail Storm during cover period		
Period :-	01-Feb	to	31-May-17
Risk Covered :	Losses due to Physical Damage to Mango Tree on Occurrence of Hail Sorm		
Loss Assessment :	Losses will be assessed on Individual Farm level survey basis after receiving the Claim Intimation from the Insured.		

Age Group	5-15 Yrs.	15-50 Yrs
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Total Sum Insured (Per Tree)	225	400
Premium (%)		

Note: Franchise of 1% of the sum insured per tree shall be applicable.i.e. total claim less than Rs 2.25 and Rs 4 per Tree for Age group ">5-15 Yrs" and ">15-40 Yrs" respectively will not be paid

Annexure I - 11 RESTRUCTURED - WEATHER BASED CROP INSURANCE SCHEME RABI - 2016-17 TERMSHEET									
STATE :	TELANGANA					CROP :	MANGO		
DISTRICT :	PEDDAPALLI					UNIT :	TREE		
MANDALS :	ALL NOTIFIED MANDALS					RWS :	AS Per Notification		
Cover 1: Unseasonal / Excess Rainfall									
Cover Objective :	To compensate the expected losses of Mango grower due to Unseasonal / Excess rainfall during cover period								
Cover Period :	15-Dec-16 to 31-May-17								
Cover Index :	Consecutive two day's rainfall in excess of ERS 1 plus subsequent day's rainfall, if it is greater than ERS 2 (in subsequent day's rainfall one day gap is allowed)								
Nature Of Cover:	The payout will be given for multiple events.								
Phase	Period		Triggers		>5-15 Yrs of age		>15-50 Yrs of age		
	From	To	ERS 1	ERS 2	Notional Payout Rs./Tree./mm	Maximum payout (Rs.)	Notional Payout Rs./Tree./mm	Maximum payout (Rs.)	
1	15-Dec-16	28-Feb-17	25	5	10.00	100.00	18.00	175.00	
2	1-Mar-17	31-May-17	70	5	10.00	100.00	18.00	175.00	
Cover 2: Pest and Diseases Congenial Climate									
Cover Objective :	To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.								
Cover Period :	15-Dec-16 to 28-Feb-17								
Cover Index :	Consecutive number of days having both the average relative humidity and the maximum temperature more than the respective trigger								
Nature Of Cover:	Single event of maximum intensity								
FortNight	Max. Temperature (°C)	Average RH							
15-Dec to 31-Dec	29	75							
1-Jan to 15-Jan	31	75							
16-Jan to 31-Jan	33	75							
1-Feb to 14-Feb	35	75							
15-Feb to 29-Feb	37	75							
			Age Group	>5-15 Years	>15-50 Years				
			Strike (Consecutive No. of days) =	3	3				
			Exit (Consecutive Days):	8	8				
			Notional Payout (Rs./ Consecutive Days):	10.00	18.00				
			Maximum Payout (Rs.):	60.00	108.00				
Cover 3: Temperature Fluctuation									
Cover Objective :	To compensate Expected Losses of Mango Grower due to Temperature fluctuation during cover period								
Cover Period :	15-Dec-16 to 15-Mar-17								

Cover Index :	Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.
Nature Of Cover:	Aggregate Over the period

Trigger Table :-

FortNight	Max. Temperature (°C)	Min. Temperature (°C)
15-Dec to 31-Dec	31.0	13.0
1-Jan to 15-Jan	31.5	13.5
16-Jan to 31-Jan	33.5	14.5
1-Feb to 14-Feb	35.5	15.5
15-Feb to 29-Feb	37.5	17.0
01-Mar to 15-Mar	39.5	18.5

Payout Table :-

Index		>5-15 Years of age			>15-50 Years of age		
>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
70.0	90.0	0.40	0.00	8.00	0.75	0.00	15.00
90.0	110.0	0.75	8.00	23.00	1.25	15.00	40.00
110.0	130.0	1.10	23.00	45.00	2.00	40.00	80.00
130.0	150.0	2.25	45.00	90.00	4.10	80.00	162.00

Cover 4: High Wind Speed

Cover Objective :	To compensate Expected Losses of the Mango grower due to High Windspeed during cover period		
Cover Period :	1-Mar-17	to	31-May-17
Cover Index :	Upward Deviation of Daily Maximum WindSpeed		
Nature Of Cover:	Single event of maximum Intensity		

Trigger Table :-

FortNight	Max. Wind Speed (KMPH)
01-Mar to 15-Mar	40
16-Mar to 31-Mar	40
1-April to 15-April	35
16-April to 30-April	35
1-May to 15-May	30
16-May to 31-May	20

Payout Table :-

Index		>5-15 Years of age			>15-50 Years of age		
>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
20	35	0.75	0.00	11.25	1.35	0.00	20.25
35	50	1.50	11.25	33.75	2.70	20.25	60.75
50	65	2.00	33.75	63.75	3.60	60.75	114.75
65	80	2.42	63.75	100.00	4.35	114.75	180.00

Premium Details

Age Group		5-15 Yrs.	15-50 Yrs
Total Sum Insured (Per Tree)		450	850
Premium (%)			

Note: Franchise of 1% of the sum insured per tree shall be applicable.i.e. total claim less than Rs 4.5 and Rs 8 per Tree for Age group ">5-15 Yrs" and ">15-40 Yrs" respectively will not be paid

ADD ON: HAIL STORM

Cover Objective :	To compensate Losses of the Mango grower due to Hail Storm during cover period		
Period :-	01-Feb	to	31-May-17
Risk	Losses due to Physical Damage to Mango Tree		

Covered :	on Occurrence of Hail Sorm		
Loss Assessm ent :	Losses will be assesed on Individual Farm level survey basis after receiving the Claim Intimation from the Insured.		
Age Group	5-15 Yrs.	15-50 Yrs	
Total Sum Insured (Per Tree)	225	400	
Premium (%)			
Note: Franchise of 1% of the sum insured per tree shall be applicable.i.e. total claim less than Rs 2.25 and Rs 4 per Tree for Age group ">5-15 Yrs" and ">15-40 Yrs" respectively will not be paid			

Annexure I - 12
RESTRUCTURED - WEATHER BASED CROP INSURANCE SCHEME RABI - 2016-17
TERMSHEET

STATE :	TELANGANA	CROP :	MANGO
DISTRICT :	JAGITYAL	UNIT :	TREE
MANDALS :	ALL NOTIFIED MANDALS	RWS :	AS Per Notification

Cover 1: Unseasonal / Excess Rainfall

Cover Objective :	To compensate the expected losses of Mango grower due to Unseasonal / Excess rainfall during cover period
Cover Period :	15-Dec-16 to 31-May-17
Cover Index :	Consecutive two day's rainfall in excess of ERS 1 plus subsequent day's rainfall, if it is greater than ERS 2 (in subsequent day's rainfall one day gap is allowed)
Nature Of Cover:	The payout will be given for multiple events.

Phase	Period		Triggers		>5-15 Yrs of age		>15-50 Yrs of age	
	From	To	ERS 1	ERS 2	Notional Payout Rs./Tree./mm	Maximum payout (Rs.)	Notional Payout Rs./Tree./mm	Maximum payout (Rs.)
1	15-Dec-16	28-Feb-17	25	5	10.00	100.00	18.00	175.00
2	1-Mar-17	31-May-17	70	5	10.00	100.00	18.00	175.00

Cover 2: Pest and Diseases Congenial Climate

Cover Objective :	To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.
Cover Period :	15-Dec-16 to 28-Feb-17
Cover Index :	Consecutive number of days having both the average relative humidity and the maximum temperature more than the respective trigger
Nature Of Cover:	Single event of maximum intensity

FortNight	Max. Temperature (°C)	Average RH	Age Group	>5-15 Years	>15-50 Years
15-Dec to 31-Dec	29	75	Strike (Consecutive No. of days) =	3	3
1-Jan to 15-Jan	31	75	Exit (Consecutive Days):	8	8
16-Jan to 31-Jan	33	75	Notional Payout (Rs./ Consecutive Days):	10.00	18.00
1-Feb to 14-Feb	35	75	Maximum Payout (Rs.):	60.00	108.00
15-Feb to 29-Feb	37	75			

Cover 3: Temperature Fluctuation

Cover Objective :	To compensate Expected Losses of Mango Grower due to Temperature fluctuation during cover period
Cover Period :	15-Dec-16 to 15-Mar-17
Cover Index :	Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.
Nature Of Cover:	Aggregate Over the period

Trigger Table :-		
FortNight	Max. Temperature (°C)	Min. Temperat ure (°C)
15-Dec to 31-Dec	31.0	13.0
1-Jan to 15-Jan	31.5	13.5
16-Jan to 31-Jan	33.5	14.5
1-Feb to 14-Feb	35.5	15.5
15-Feb to 29-Feb	37.5	17.0
01-Mar to 15-Mar	39.5	18.5

Payout Table :-							
Index		>5-15 Years of age			>15-50 Years of age		
>T1	<= T2	Variabl e Payout	Fixed Payout	Total Payout	Varia ble Payo ut	Fixe d Payo ut	Total Payout
70.0	90.0	0.40	0.00	8.00	0.75	0.00	15.00
90.0	110.0	0.75	8.00	23.00	1.25	15.00	40.00
110.0	130.0	1.10	23.00	45.00	2.00	40.00	80.00
130.0	150.0	2.25	45.00	90.00	4.10	80.00	162.00

Cover 4: High Wind Speed

Cover Objective :	To compensate Expected Losses of the Mango grower due to High Windspeed during cover period	
Cover Period :	1-Mar-17	to 31-May-17
Cover Index :	Upward Deviation of Daily Maximum WindSpeed	
Nature Of Cover:	Single event of maximum Intensity	

Trigger Table :-	
FortNight	Max. Wind Speed (KMPH)
01-Mar to 15-Mar	40
16-Mar to 31-Mar	40
1-April to 15-April	35
16-April to 30-April	35
1-May to 15-May	30
16-May to 31-May	20

Payout Table :-							
Index		>5-15 Years of age			>15-50 Years of age		
>T1	<= T2	Variabl e Payout	Fixed Payout	Total Payout	Varia ble Payo ut	Fixe d Payo ut	Total Payout
20	35	0.75	0.00	11.25	1.35	0.00	20.25
35	50	1.50	11.25	33.75	2.70	20.25	60.75
50	65	2.00	33.75	63.75	3.60	60.75	114.75
65	80	2.42	63.75	100.00	4.35	114.75	180.00

Premium Details

	Age Group	5-15 Yrs.	15-50 Yrs
	Total Sum Insured (Per Tree)	450	850
	Premium (%)		

Note: Franchise of 1% of the sum insured per tree shall be applicable.i.e. total claim less than Rs 4.5 and Rs 8 per Tree for Age group ">5-15 Yrs" and ">15-40 Yrs" respectively will not be paid

ADD ON: HAIL STORM	
Cover Objective :	To compensate Losses of the Mango grower due to Hail Storm during cover period
Period :-	To compensate Losses of the Mango grower due to Hail Storm during cover period to 31-May-17
Risk Covered :	Losses due to Physical Damage to Mango Tree on Occurrence of Hail Storm

Loss Assessment :	Losses will be assessed on Individual Farm level survey basis after receiving the Claim Intimation from the Insured.		
Age Group	5-15 Yrs.	15-50 Yrs	
Total Sum Insured (Per Tree)	225	400	
Premium (%)			
Note: Franchise of 1% of the sum insured per tree shall be applicable.i.e. total claim less than Rs 2.25 and Rs 4 per Tree for Age group ">5-15 Yrs" and ">15-40 Yrs" respectively will not be paid			

Annexure I - 13
RESTRUCTURED - WEATHER BASED CROP INSURANCE SCHEME RABI - 2016-17
TERMSHEET

STATE :	TELANGANA
DISTRICT :	Rajanna (SIRICLLA)
MANDALS :	ALL NOTIFIED MANDALS

CROP :	MANGO
UNIT :	TREE
RWS :	AS Per Notification

Cover 1: Unseasonal / Excess Rainfall

Cover Objective :	To compensate the expected losses of Mango grower due to Unseasonal / Excess rainfall during cover period
Cover Period :	15-Dec-16 to 31-May-17
Cover Index :	Consecutive two day's rainfall in excess of ERS 1 plus subsequent day's rainfall, if it is greater than ERS 2 (in subsequent day's rainfall one day gap is allowed)
Nature Of Cover:	The payout will be given for multiple events.

Phase	Period		Triggers		>5-15 Yrs of age		>15-50 Yrs of age	
	From	To	ERS 1	ERS 2	Notional Payout Rs./Tree./mm	Maximum payout (Rs.)	Notional Payout Rs./Tree./mm	Maximum payout (Rs.)
1	15-Dec-16	28-Feb-17	25	5	10.00	100.00	18.00	175.00
2	1-Mar-17	31-May-17	70	5	10.00	100.00	18.00	175.00

Cover 2: Pest and Diseases Congenial Climate

Cover Objective :	To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.
Cover Period :	15-Dec-16 to 28-Feb-17
Cover Index :	Consecutive number of days having both the average relative humidity and the maximum temperature more than the respective trigger
Nature Of Cover:	Single event of maximum intensity

FortNight	Max. Temperature (°C)	Average RH
15-Dec to 31-Dec	29	75
1-Jan to 15-Jan	31	75
16-Jan to 31-Jan	33	75
1-Feb to 14-Feb	35	75
15-Feb to 29-Feb	37	75

Age Group	>5-15 Years	>15-50 Years
Strike (Consecutive No. of days) =	3	3
Exit (Consecutive Days):	8	8
Notional Payout (Rs./ Consecutive Days):	10.00	18.00
Maximum Payout (Rs.):	60.00	108.00

Cover 3: Temperature Fluctuation

Cover Objective :	To compensate Expected Losses of Mango Grower due to Temperature fluctuation during cover period
Cover Period :	15-Dec-16 to 15-Mar-17

Cover Index :	Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.
Nature Of Cover:	Aggregate Over the period

Trigger Table :-		
FortNight	Max. Temperature (°C)	Min. Temperature (°C)
15-Dec to 31-Dec	31.0	13.0
1-Jan to 15-Jan	31.5	13.5
16-Jan to 31-Jan	33.5	14.5
1-Feb to 14-Feb	35.5	15.5
15-Feb to 29-Feb	37.5	17.0
01-Mar to 15-Mar	39.5	18.5

Payout Table :-							
Index		>5-15 Years of age			>15-50 Years of age		
>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
70.0	90.0	0.40	0.00	8.00	0.75	0.00	15.00
90.0	110.0	0.75	8.00	23.00	1.25	15.00	40.00
110.0	130.0	1.10	23.00	45.00	2.00	40.00	80.00
130.0	150.0	2.25	45.00	90.00	4.10	80.00	162.00

Cover 4: High Wind Speed

Cover Objective :	To compensate Expected Losses of the Mango grower due to High Windspeed during cover period
Cover Period :	1-Mar-17 to 31-May-17
Cover Index :	Upward Deviation of Daily Maximum WindSpeed
Nature Of Cover:	Single event of maximum Intensity

Trigger Table :-	
FortNight	Max. Wind Speed (KMPH)
01-Mar to 15-Mar	40
16-Mar to 31-Mar	40
1-April to 15-April	35
16-April to 30-April	35
1-May to 15-May	30
16-May to 31-May	20

Payout Table :-							
Index		>5-15 Years of age			>15-50 Years of age		
>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payo ut	Fixed Payo ut	Total Payout
20	35	0.75	0.00	11.25	1.35	0.00	20.25
35	50	1.50	11.25	33.75	2.70	20.25	60.75
50	65	2.00	33.75	63.75	3.60	60.75	114.75
65	80	2.42	63.75	100.00	4.35	114.75	180.00

Premium Details			
	Age Group	5-15 Yrs.	15-50 Yrs
	Total Sum Insured (Per Tree)	450	850
	Premium (%)		

Note: Franchise of 1% of the sum insured per tree shall be applicable.i.e. total claim less than Rs 4.5 and Rs 8 per Tree for Age group ">5-15 Yrs" and ">15-40 Yrs" respectively will not be paid

ADD ON: HAIL STORM	
Cover	To compensate Losses of the Mango grower due to Hail Storm during cover period

Objective :			
Period :-	01-Feb	to	31-May-17
Risk Covered :	Losses due to Physical Damage to Mango Tree on Occurrence of Hail Sorm		
Loss Assessment :	Losses will be assesed on Individual Farm level survey basis after receiving the Claim Intimation from the Insured.		
Age Group	5-15 Yrs.	15-50 Yrs	
Total Sum Insured (Per Tree)	225	400	
Premium (%)			
<p>Note: Franchise of 1% of the sum insured per tree shall be applicable.i.e. total claim less than Rs 2.25 and Rs 4 per Tree for Age group ">5-15 Yrs" and ">15-40 Yrs" respectively will not be paid</p>			

Annexure I - 14									
RESTRUCTURED - WEATHER BASED CROP INSURANCE SCHEME RABI - 2016-17									
TERMSHEET									
STATE :	TELANGANA					CROP :	MANGO		
DISTRICT :	WARANGAL(U)					UNIT :	TREE		
MANDALS :	ALL NOTIFIED MANDALS					RWS :	AS Per Notification		
Cover 1: Unseasonal / Excess Rainfall									
Cover Objective :	To compensate the expected losses of Mango grower due to Unseasonal / Excess rainfall during cover period								
Cover Period :	15-Dec-16		to		31-May-17				
Cover Index :	Consecutive two day's rainfall in excess of ERS 1 plus subsequent day's rainfall, if it is greater than ERS 2 (in subsequent day's rainfall one day gap is allowed)								
Nature Of Cover:	The payout will be given for multiple events.								
Phase	Period		Triggers		>5-15 Yrs of age		>15-50 Yrs of age		
	From	To	ERS 1	ERS 2	Notional Payout Rs./Tree./mm	Maximum payout (Rs.)	Notional Payout Rs./Tree./mm	Maximum payout (Rs.)	
1	15-Dec-16	28-Feb-17	25	5	10.00	100.00	18.00	175.00	
2	1-Mar-17	31-May-17	70	5	10.00	100.00	18.00	175.00	
Cover 2: Pest and Diseases Congenial Climate									
Cover Objective :	To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.								
Cover Period :	15-Dec-16		to		28-Feb-17				
Cover Index :	Consecutive number of days having both the average relative humidity and the maximum temperature more than the respective trigger								
Nature Of Cover:	Single event of maximum Intensity								
FortNight	Max. Temperature (°C)	Average RH			Age Group	>5-15 Years	>15-50 Years		
15-Dec to 31-Dec	28.5	75			Strike (Consecutive No. of days) =	3	3		
1-Jan to 15-Jan	30.5	75			Exit (Consecutive Days):	8	8		
16-Jan to 31-Jan	32.5	75			Notional Payout (Rs./ Consecutive Days):	10.00	18.00		
1-Feb to 14-Feb	34	75			Maximum Payout (Rs.):	60.00	108.00		
15-Feb to 29-Feb	36	75							
Cover 3: Temperature Fluctuation									

Cover Objective :	To compensate Expected Losses of Mango Grower due to Temperature fluctuation during cover period						
Cover Period :	15-Dec-16		to	15-Mar-17			
Cover Index :	Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.						
Nature Of Cover:	Aggregate Over the period						
Trigger Table :-							
FortNight	Max. Temperature (°C)				Min. Temperature (°C)		
15-Dec to 31-Dec	30.0				14.0		
1-Jan to 15-Jan	30.5				14.5		
16-Jan to 31-Jan	33.0				15.5		
1-Feb to 14-Feb	34.5				16.5		
15-Feb to 29-Feb	36.5				18.0		
01-Mar to 15-Mar	38.5				19.5		
Payout Table :-							
Index		>5-15 Years of age			>15-50 Years of age		
>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
70.0	90.0	0.40	0.00	8.00	0.75	0.00	15.00
90.0	110.0	0.75	8.00	23.00	1.25	15.00	40.00
110.0	130.0	1.10	23.00	45.00	2.00	40.00	80.00
130.0	150.0	2.25	45.00	90.00	4.10	80.00	162.00
Cover 4: High Wind Speed							
Cover Objective :	To compensate Expected Losses of the Mango grower due to High Windspeed during cover period						
Cover Period :	1-Mar-17		to	31-May-17			
Cover Index :	Upward Deviation of Daily Maximum WindSpeed						
Nature Of Cover:	Single event of maximum Intensity						
Trigger Table :-							
FortNight	Max. Wind Speed (KMPH)						
01-Mar to 15-Mar	40						
16-Mar to 31-Mar	40						
1-April to 15-April	35						
16-April to 30-April	35						
1-May to 15-May	30						
16-May to 31-May	20						
Payout Table :-							
Index		>5-15 Years of age			>15-50 Years of age		
>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
20	35	0.75	0.00	11.25	1.35	0.00	20.25
35	50	1.50	11.25	33.75	2.70	20.25	60.75
50	65	2.00	33.75	63.75	3.60	60.75	114.75
65	80	2.42	63.75	100.00	4.35	114.75	180.00
Premium Details							
	Age Group		5-15 Yrs.	15-50 Yrs			
	Total Sum Insured (Per Tree)		450	850			
	Premium (%)						

Note: Franchise of 1% of the sum insured per tree shall be applicable.i.e. total claim less than Rs 4.5 and Rs 8 per Tree for Age group ">5-15 Yrs" and ">15-40 Yrs" respectively will not be paid

ADD ON: HAIL STORM			
Cover Objective :	To compensate Losses of the Mango grower due to Hail Storm during cover period		
Period :-	01-Feb	to	31-May-17
Risk Covered :	Losses due to Physical Damage to Mango Tree on Occurrence of Hail Sorm		
Loss Assessment :	Losses will be assesed on Individual Farm level survey basis after receiving the Claim Intimation from the Insured.		
Age Group	5-15 Yrs.	15-50 Yrs	
Total Sum Insured (Per Tree)	225	400	
Premium (%)			
<p>Note: Franchise of 1% of the sum insured per tree shall be applicable.i.e. total claim less than Rs 2.25 and Rs 4 per Tree for Age group ">5-15 Yrs" and ">15-40 Yrs" respectively will not be paid</p>			

Annexure I - 15
RESTRUCTURED - WEATHER BASED CROP INSURANCE SCHEME RABI - 2016-17
TERMSHEET

STATE :	TELANGANA	CROP :	MANGO
DISTRICT :	WARANGAL(R)	UNIT :	TREE
MANDALS :	ALL NOTIFIED MANDALS	RWS :	AS Per Notification

Cover 1: Unseasonal / Excess Rainfall - - - - - - - -

Cover Objective :	To compensate the expected losses of Mango grower due to Unseasonal / Excess rainfall during cover period
Cover Period :	15-Dec-16 to 31-May-17
Cover Index :	Consecutive two day's rainfall in excess of ERS 1 plus subsequent day's rainfall, if it is greater than ERS 2 (in subsequent day's rainfall one day gap is allowed)
Nature Of Cover:	The payout will be given for multiple events.

Phase	Period		Triggers		>5-15 Yrs of age		>15-50 Yrs of age	
	From	To	ERS 1	ERS 2	Notional Payout Rs./Tree./mm	Maximum payout (Rs.)	Notional Payout Rs./Tree./mm	Maximum payout (Rs.)
1	15-Dec-16	28-Feb-17	25	5	10.00	100.00	18.00	175.00
2	1-Mar-17	31-May-17	70	5	10.00	100.00	18.00	175.00

Cover 2: Pest and Diseases Congenial Climate - - - - - - - -

Cover Objective :	To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.
Cover Period :	15-Dec-16 to 28-Feb-17
Cover Index :	Consecutive number of days having both the average relative humidity and the maximum temperature more than the respective trigger
Nature Of Cover:	Single event of maximum intensity

FortNight	Max. Temperature (°C)	Average RH	Age Group	>5-15 Years	>15-50 Years
15-Dec to 31-Dec	28.5	75	Strike (Consecutive No. of days) =	3	3
1-Jan to 15-Jan	30.5	75	Exit (Consecutive Days):	8	8
16-Jan to 31-Jan	32.5	75	Notional Payout (Rs./ Consecutive Days):	10.00	18.00
1-Feb to 14-Feb	34	75	Maximum Payout (Rs.):	60.00	108.00
15-Feb to 29-Feb	36	75			

Cover 3: Temperature Fluctuation -

Cover Objective :	To compensate Expected Losses of Mango Grower due to Temperature fluctuation during cover period
Cover Period :	15-Dec-16 to 15-Mar-17
Cover Index :	Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Nature Of Cover:		Aggregate Over the period					
Trigger Table :-							
FortNight	Max. Temperature (°C)	Min. Temperature (°C)					
15-Dec to 31-Dec	30.0	14.0					
1-Jan to 15-Jan	30.5	14.5					
16-Jan to 31-Jan	33.0	15.5					
1-Feb to 14-Feb	34.5	16.5					
15-Feb to 29-Feb	36.5	18.0					
01-Mar to 15-Mar	38.5	19.5					
Payout Table :-							
Index		>5-15 Years of age			>15-50 Years of age		
>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
70.0	90.0	0.40	0.00	8.00	0.75	0.00	15.00
90.0	110.0	0.75	8.00	23.00	1.25	15.00	40.00
110.0	130.0	1.10	23.00	45.00	2.00	40.00	80.00
130.0	150.0	2.25	45.00	90.00	4.10	80.00	162.00
Cover 4: High Wind Speed							
Cover Objective :	To compensate Expected Losses of the Mango grower due to High Windspeed during cover period						
Cover Period :	1-Mar-17 to 31-May-17						
Cover Index :	Upward Deviation of Daily Maximum WindSpeed						
Nature Of Cover:	Single event of maximum Intensity						
Trigger Table :-							
FortNight	Max. Wind Speed (KMPH)						
01-Mar to 15-Mar	40						
16-Mar to 31-Mar	40						
1-April to 15-April	35						
16-April to 30-April	35						
1-May to 15-May	30						
16-May to 31-May	20						
Payout Table :-							
Index		>5-15 Years of age			>15-50 Years of age		
>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
20	35	0.75	0.00	11.25	1.35	0.00	20.25
35	50	1.50	11.25	33.75	2.70	20.25	60.75
50	65	2.00	33.75	63.75	3.60	60.75	114.75
65	80	2.42	63.75	100.00	4.35	114.75	180.00
Premium Details							
	Age Group	5-15 Yrs.	15-50 Yrs				
	Total Sum Insured (Per Tree)	450	850				
	Premium (%)						
Note: Franchise of 1% of the sum insured per tree shall be applicable.i.e. total claim less than Rs 4.5 and Rs 8 per Tree for Age group ">5-15 Yrs" and ">15-40 Yrs" respectively will not be paid							

ADD ON: HAIL STORM	
Cover Objective :	To compensate Losses of the Mango grower due to Hail Storm during cover period

Period :-	01-Feb	to	31-May-17					
Risk Covered :	Losses due to Physical Damage to Mango Tree on Occurrence of Hail Sorm							
Loss Assessment :	Losses will be assesed on Individual Farm level survey basis after receiving the Claim Intimation from the Insured.							
Age Group	5-15 Yrs.	15-50 Yrs						
Total Sum Insured (Per Tree)	225	400						
Premium (%)								
Note: Franchise of 1% of the sum insured per tree shall be applicable.i.e. total claim less than Rs 2.25 and Rs 4 per Tree for Age group ">5-15 Yrs" and ">15-40 Yrs" respectively will not be paid								
Annexure I - 16 RESTRUCTURED - WEATHER BASED CROP INSURANCE SCHEME RABI - 2016-17 TERMSHEET								
STATE :	TELANGANA		CROP :	MANGO				
DISTRICT :	JANAGAM		UNIT :	TREE				
MANDALS :	ALL NOTIFIED MANDALS		RWS :	AS Per Notification				
Cover 1: Unseasonal / Excess Rainfall								
Cover Objective :	To compensate the expected losses of Mango grower due to Unseasonal / Excess rainfall during cover period							
Cover Period :	15-Dec-16 to 31-May-17							
Cover Index :	Consecutive two day's rainfall in excess of ERS 1 plus subsequent day's rainfall, if it is greater than ERS 2 (in subsequent day's rainfall one day gap is allowed)							
Nature Of Cover:	The payout will be given for multiple events.							
Phase	Period		Triggers		>5-15 Yrs of age		>15-50 Yrs of age	
	From	To	ERS 1	ERS 2	Notional Payout Rs./Tree./mm	Maximum payout (Rs.)	Notional Payout Rs./Tree./mm	Maximum payout (Rs.)
1	15-Dec-16	28-Feb-17	25	5	10.00	100.00	18.00	175.00
2	1-Mar-17	31-May-17	70	5	10.00	100.00	18.00	175.00
Cover 2: Pest and Diseases Congenial Climate								
Cover Objective :	To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.							
Cover Period :	15-Dec-16 to 28-Feb-17							
Cover Index :	Consecutive number of days having both the average relative humidity and the maximum temperature more than the respective trigger							
Nature Of Cover:	Single event of maximum intensity							

FortNight	Max. Temperature (°C)	Average RH
15-Dec to 31-Dec	28.5	75
1-Jan to 15-Jan	30.5	75
16-Jan to 31-Jan	32.5	75
1-Feb to 14-Feb	34	75
15-Feb to 29-Feb	36	75

Age Group	>5-15 Years	>15-50 Years
Strike (Consecutive No. of days) =	3	3
Exit (Consecutive Days):	8	8
Notional Payout (Rs./ Consecutive Days):	10.00	18.00
Maximum Payout (Rs.):	60.00	108.00

Cover 3: Temperature Fluctuation

Cover Objective :	To compensate Expected Losses of Mango Grower due to Temperature fluctuation during cover period
Cover Period :	15-Dec-16 to 15-Mar-17
Cover Index :	Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.
Nature Of Cover:	Aggregate Over the period

Trigger Table :-

FortNight	Max. Temperature (°C)	Min. Temperature (°C)
15-Dec to 31-Dec	30.0	14.0
1-Jan to 15-Jan	30.5	14.5
16-Jan to 31-Jan	33.0	15.5
1-Feb to 14-Feb	34.5	16.5
15-Feb to 29-Feb	36.5	18.0
01-Mar to 15-Mar	38.5	19.5

Payout Table :-

Index		>5-15 Years of age			>15-50 Years of age		
>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
70.0	90.0	0.40	0.00	8.00	0.75	0.00	15.00
90.0	110.0	0.75	8.00	23.00	1.25	15.00	40.00
110.0	130.0	1.10	23.00	45.00	2.00	40.00	80.00
130.0	150.0	2.25	45.00	90.00	4.10	80.00	162.00

Cover 4: High Wind Speed

Cover Objective :	To compensate Expected Losses of the Mango grower due to High Windspeed during cover period
Cover Period :	1-Mar-17 to 31-May-17
Cover Index :	Upward Deviation of Daily Maximum WindSpeed
Nature Of Cover:	Single event of maximum Intensity

Trigger Table :-

FortNight	Max. Wind Speed (KMPH)
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Payout Table :-

Index	>5-15 Years of age	>15-50 Years of age
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01-Mar to 15-Mar	40	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
16-Mar to 31-Mar	40	20	35	0.75	0.00	11.25	1.35	0.00	20.25
1-April to 15-April	35	35	50	1.50	11.25	33.75	2.70	20.25	60.75
16-April to 30-April	35	50	65	2.00	33.75	63.75	3.60	60.75	114.75
1-May to 15-May	30	65	80	2.42	63.75	100.00	4.35	114.75	180.00
16-May to 31-May	20								

Premium Details				
		Age Group	5-15 Yrs.	15-50 Yrs
		Total Sum Insured (Per Tree)	450	850
		Premium (%)		

Note: Franchise of 1% of the sum insured per tree shall be applicable.i.e. total claim less than Rs 4.5 and Rs 8 per Tree for Age group ">5-15 Yrs" and ">15-40 Yrs" respectively will not be paid

ADD ON: HAIL STORM			
Cover Objective :	To compensate Losses of the Mango grower due to Hail Storm during cover period		
Period :-	01-Feb to 31-May-17		
Risk Covered :	Losses due to Physical Damage to Mango Tree on Occurrence of Hail Sorm		
Loss Assessment :	Losses will be assessed on Individual Farm level survey basis after receiving the Claim Intimation from the Insured.		

Age Group	5-15 Yrs.	15-50 Yrs
Total Sum Insured (Per Tree)	225	400
Premium (%)		

Note: Franchise of 1% of the sum insured per tree shall be applicable.i.e. total claim less than Rs 2.25 and Rs 4 per Tree for Age group ">5-15 Yrs" and ">15-40 Yrs" respectively will not be paid

Annexure I - 17 RESTRUCTURED - WEATHER BASED CROP INSURANCE SCHEME RABI - 2016-17 TERMSHEET									
STATE :	TELANGANA					CROP :	MANGO		
DISTRICT :	MAHABUBABAD					UNIT :	TREE		
MANDALS :	ALL NOTIFIED MANDALS					RWS :	AS Per Notification		
Cover 1: Unseasonal / Excess Rainfall									
Cover Objective :	To compensate the expected losses of Mango grower due to Unseasonal / Excess rainfall during cover period								
Cover Period :	15-Dec-16 to 31-May-17								
Cover Index :	Consecutive two day's rainfall in excess of ERS 1 plus subsequent day's rainfall, if it is greater than ERS 2 (in subsequent day's rainfall one day gap is allowed)								
Nature Of Cover:	The payout will be given for multiple events.								
Phase	Period		Triggers		>5-15 Yrs of age		>15-50 Yrs of age		
	From	To	ERS 1	ERS 2	Notional Payout Rs./Tree./mm	Maximum payout (Rs.)	Notional Payout Rs./Tree./mm	Maximum payout (Rs.)	
1	15-Dec-16	28-Feb-17	25	5	10.00	100.00	18.00	175.00	
2	1-Mar-17	31-May-17	70	5	10.00	100.00	18.00	175.00	
Cover 2: Pest and Diseases Congenial Climate									
Cover Objective :	To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.								
Cover Period :	15-Dec-16 to 28-Feb-17								
Cover Index :	Consecutive number of days having both the average relative humidity and the maximum temperature more than the respective trigger								
Nature Of Cover:	Single event of maximum intensity								
FortNight	Max. Temperature (°C)	Average RH	Age Group		>5-15 Years	>15-50 Years			
15-Dec to 31-Dec	28.5	75	Strike (Consecutive No. of days) =		3	3			
Cover 3: Temperature Fluctuation									
Cover Objective :	To compensate Expected Losses of Mango Grower due to Temperature fluctuation during cover period								
Cover Period :	15-Dec-16 to 15-Mar-17								
Cover Index :	Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.								

Nature Of Cover:	Aggregate Over the period																																																						
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Note: Franchise of 1% of the sum insured per tree shall be applicable.i.e. total claim less than Rs 4.5 and Rs 8 per Tree for Age group ">5-15 Yrs" and ">15-40 Yrs" respectively will not be paid																																																							

ADD ON: HAIL STORM	
Cover Objective :	To compensate Losses of the Mango grower due to Hail Storm during cover period

Period :-	01-Feb to 31-May-17		
Risk Covered :	Losses due to Physical Damage to Mango Tree on Occurrence of Hail Sorm		
Loss Assessment :	Losses will be assessed on Individual Farm level survey basis after receiving the Claim Intimation from the Insured.		
Age Group	5-15 Yrs.	15-50 Yrs	
Total Sum Insured (Per Tree)	225	400	
Premium (%)			
Note: Franchise of 1% of the sum insured per tree shall be applicable.i.e. total claim less than Rs 2.25 and Rs 4 per Tree for Age group ">5-15 Yrs" and ">15-40 Yrs" respectively will not be paid			

Annexure I - 18
RESTRUCTURED - WEATHER BASED CROP INSURANCE SCHEME RABI - 2016-17
TERMSHEET

STATE :	TELANGANA
DISTRICT :	JAYASHANKER (BHUPALAPALLI)
MANDALS :	ALL NOTIFIED MANDALS

CROP :	MANGO
UNIT :	TREE
RWS :	AS Per Notification

Cover 1: Unseasonal / Excess Rainfall

Cover Objective :	To compensate the expected losses of Mango grower due to Unseasonal / Excess rainfall during cover period
Cover Period :	15-Dec-16 to 31-May-17
Cover Index :	Consecutive two day's rainfall in excess of ERS 1 plus subsequent day's rainfall, if it is greater than ERS 2 (in subsequent day's rainfall one day gap is allowed)
Nature Of Cover:	The payout will be given for multiple events.

Phase	Period		Triggers		>5-15 Yrs of age		>15-50 Yrs of age	
	From	To	ERS 1	ERS 2	Notional Payout Rs./Tree./mm	Maximum payout (Rs.)	Notional Payout Rs./Tree./mm	Maximum payout (Rs.)
1	15-Dec-16	28-Feb-17	25	5	10.00	100.00	18.00	175.00
2	1-Mar-17	31-May-17	70	5	10.00	100.00	18.00	175.00

Cover 2: Pest and Diseases Congenial Climate

Cover Objective :	To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.
Cover Period :	15-Dec-16 to 28-Feb-17
Cover Index :	Consecutive number of days having both the average relative humidity and the maximum temperature more than the respective trigger
Nature Of Cover:	Single event of maximum intensity

FortNight	Max. Temperature (°C)	Average RH
15-Dec to 31-Dec	28.5	75
1-Jan to 15-Jan	30.5	75
16-Jan to 31-Jan	32.5	75
1-Feb to 14-Feb	34	75
15-Feb to 29-Feb	36	75

Age Group	>5-15 Years	>15-50 Years
Strike (Consecutive No. of days) =	3	3
Exit (Consecutive Days):	8	8
Notional Payout (Rs./ Consecutive Days):	10.00	18.00
Maximum Payout (Rs.):	60.00	108.00

Cover 3: Temperature Fluctuation																																																																												
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<div><div>Trigger Table :-</div><table><tr><th>FortNight</th><th>Max. Wind Speed (KMPH)</th></tr><tr><td>01-Mar to 15-Mar</td><td>40</td></tr><tr><td>16-Mar to 31-Mar</td><td>40</td></tr><tr><td>1-April to 15-April</td><td>35</td></tr><tr><td>16-April to 30-April</td><td>35</td></tr><tr><td>1-May to 15-May</td><td>30</td></tr><tr><td>16-May to 31-May</td><td>20</td></tr></table></div> <div><div>Payout Table :-</div><table><tr><th colspan="2">Index</th><th colspan="3">>5-15 Years of age</th><th colspan="3">>15-50 Years of age</th></tr><tr><th>>T1</th><th><= T2</th><th>Variable Payout</th><th>Fixed Payout</th><th>Total Payout</th><th>Variable Payout</th><th>Fixed Payout</th><th>Total Payout</th></tr><tr><td>20</td><td>35</td><td>0.75</td><td>0.00</td><td>11.25</td><td>1.35</td><td>0.00</td><td>20.25</td></tr><tr><td>35</td><td>50</td><td>1.50</td><td>11.25</td><td>33.75</td><td>2.70</td><td>20.25</td><td>60.75</td></tr><tr><td>50</td><td>65</td><td>2.00</td><td>33.75</td><td>63.75</td><td>3.60</td><td>60.75</td><td>114.75</td></tr><tr><td>65</td><td>80</td><td>2.42</td><td>63.75</td><td>100.00</td><td>4.35</td><td>114.75</td><td>180.00</td></tr></table></div>								FortNight	Max. Wind Speed (KMPH)	01-Mar to 15-Mar	40	16-Mar to 31-Mar	40	1-April to 15-April	35	16-April to 30-April	35	1-May to 15-May	30	16-May to 31-May	20	Index		>5-15 Years of age			>15-50 Years of age			>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout	20	35	0.75	0.00	11.25	1.35	0.00	20.25	35	50	1.50	11.25	33.75	2.70	20.25	60.75	50	65	2.00	33.75	63.75	3.60	60.75	114.75	65	80	2.42	63.75	100.00	4.35	114.75	180.00							
FortNight	Max. Wind Speed (KMPH)																																																																											
01-Mar to 15-Mar	40																																																																											
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1-April to 15-April	35																																																																											
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1-May to 15-May	30																																																																											
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Index		>5-15 Years of age			>15-50 Years of age																																																																							
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20	35	0.75	0.00	11.25	1.35	0.00	20.25																																																																					
35	50	1.50	11.25	33.75	2.70	20.25	60.75																																																																					
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Premium Details																																																																												
		Age Group	5-15 Yrs.	15-50 Yrs																																																																								
		Total Sum Insured (Per Tree)	450	850																																																																								

	Premium (%)	
Note: Franchise of 1% of the sum insured per tree shall be applicable.i.e. total claim less than Rs 4.5 and Rs 8 per Tree for Age group ">5-15 Yrs" and ">15-40 Yrs" respectively will not be paid		

ADD ON: HAIL STORM			
Cover Objective :	To compensate Losses of the Mango grower due to Hail Storm during cover period		
Period :-	01-Feb	to	31-May-17
Risk Covered :	Losses due to Physical Damage to Mango Tree on Occurrence of Hail Sorm		
Loss Assessment :	Losses will be assessed on Individual Farm level survey basis after receiving the Claim Intimation from the Insured.		
Age Group	5-15 Yrs.	15-50 Yrs	
Total Sum Insured (Per Tree)	225	400	
Premium (%)			
Note: Franchise of 1% of the sum insured per tree shall be applicable.i.e. total claim less than Rs 2.25 and Rs 4 per Tree for Age group ">5-15 Yrs" and ">15-40 Yrs" respectively will not be paid			

Annexure I - 19
RESTRUCTURED - WEATHER BASED CROP INSURANCE SCHEME RABI - 2016-17
TERMSHEET

STATE :	TELANGANA	CROP :	MANGO
DISTRICT :	MAHABUBNAGAR	UNIT :	TREE
MANDALS :	ALL NOTIFIED MANDALS	RWS :	AS Per Notification

Cover 1: Unseasonal / Excess Rainfall

Cover Objective :	To compensate the expected losses of Mango grower due to Unseasonal / Excess rainfall during cover period
Cover Period :	15-Dec-16 to 31-May-17
Cover Index :	Consecutive two day's rainfall in excess of ERS 1 plus subsequent day's rainfall, if it is greater than ERS 2 (in subsequent day's rainfall one day gap is allowed)
Nature Of Cover:	The payout will be given for multiple events.

Phase	Period		Triggers		>5-15 Yrs of age		>15-50 Yrs of age	
	From	To	ERS 1	ERS 2	Notional Payout Rs./Tree./mm	Maximum payout (Rs.)	Notional Payout Rs./Tree./mm	Maximum payout (Rs.)
1	15-Dec-16	28-Feb-17	25	5	10.00	100.00	18.00	175.00
2	1-Mar-17	31-May-17	70	5	10.00	100.00	18.00	175.00

Cover 2: Pest and Diseases Congenial Climate

Cover Objective :	To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.
Cover Period :	15-Dec-16 to 28-Feb-17
Cover Index :	Consecutive number of days having both the average relative humidity and the maximum temperature more than the respective trigger
Nature Of Cover:	Single event of maximum Intensity

FortNight	Max. Temperature (°C)	Average RH
15-Dec to 31-Dec	29	75
1-Jan to 15-Jan	30	75
16-Jan to 31-Jan	33	75
1-Feb to 14-Feb	35	75
15-Feb to 29-Feb	36.5	75

Age Group	>5-15 Years	>15-50 Years
Strike (Consecutive No. of days) =	3	3
Exit (Consecutive Days):	8	8
Notional Payout (Rs./ Consecutive Days):	10.00	18.00
Maximum Payout (Rs.):	60.00	108.00

Cover 3: Temperature Fluctuation

Cover Objective :	To compensate Expected Losses of Mango Grower due to Temperature fluctuation during cover period
Cover Period :	15-Dec-16 to 15-Mar-17
Cover Index :	Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.
Nature Of Cover:	Aggregate Over the period

Trigger Table :-

FortNight	Max. Temperature (°C)	Min. Temperature (°C)
15-Dec to 31-Dec	30.5	13.0
1-Jan to 15-Jan	31.0	13.5
16-Jan to 31-Jan	34.0	15.0
1-Feb to 14-Feb	35.5	16.0
15-Feb to 29-Feb	37.5	17.0
01-Mar to 15-Mar	39.0	19.0

Payout Table :-

Index		>5-15 Years of age			>15-50 Years of age		
>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
70.0	90.0	0.40	0.00	8.00	0.75	0.00	15.00
90.0	110.0	0.75	8.00	23.00	1.25	15.00	40.00
110.0	130.0	1.10	23.00	45.00	2.00	40.00	80.00
130.0	150.0	2.25	45.00	90.00	4.10	80.00	162.00

Cover 4: High Wind Speed

Cover Objective :	To compensate Expected Losses of the Mango grower due to High Windspeed during cover period
Cover Period :	1-Mar-17 to 31-May-17
Cover Index :	Upward Deviation of Daily Maximum WindSpeed
Nature Of Cover:	Single event of maximum Intensity

Trigger Table :-

FortNight	Max. Wind Speed (KMPH)
01-Mar to 15-Mar	40
16-Mar to 31-Mar	40
1-April to 15-April	35
16-April to 30-April	35
1-May to 15-May	30
16-May to 31-May	20

Payout Table :-

Index		>5-15 Years of age			>15-50 Years of age		
>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
20	35	0.75	0.00	11.25	1.35	0.00	20.25
35	50	1.50	11.25	33.75	2.70	20.25	60.75
50	65	2.00	33.75	63.75	3.60	60.75	114.75
65	80	2.42	63.75	100.00	4.35	114.75	180.00

Premium Details

Age Group	5-15 Yrs.	15-50 Yrs
Total Sum Insured (Per Tree)	450	850
Premium (%)		

Note: Franchise of 1% of the sum insured per tree shall be applicable.i.e. total claim less than Rs 4.5 and Rs 8 per Tree for Age group ">5-15 Yrs" and ">15-40 Yrs" respectively will not be paid

Annexure I - 20
RESTRUCTURED - WEATHER BASED CROP INSURANCE SCHEME RABI - 2016-17
TERMSHEET

STATE :	TELANGANA
DISTRICT :	JOGULAMBA (GADWAL)
MANDALS :	ALL NOTIFIED MANDALS

CROP :	MANGO
UNIT :	TREE
RWS :	AS Per Notification

Cover 1: Unseasonal / Excess Rainfall

Cover Objective :	To compensate the expected losses of Mango grower due to Unseasonal / Excess rainfall during cover period
Cover Period :	15-Dec-16 to 31-May-17
Cover Index :	Consecutive two day's rainfall in excess of ERS 1 plus subsequent day's rainfall, if it is greater than ERS 2 (in subsequent day's rainfall one day gap is allowed)
Nature Of Cover:	The payout will be given for multiple events.

Phase	Period		Triggers		>5-15 Yrs of age		>15-50 Yrs of age	
	From	To	ERS 1	ERS 2	Notional Payout Rs./Tree./mm	Maximum payout (Rs.)	Notional Payout Rs./Tree./mm	Maximum payout (Rs.)
1	15-Dec-16	28-Feb-17	25	5	10.00	100.00	18.00	175.00
2	1-Mar-17	31-May-17	70	5	10.00	100.00	18.00	175.00

Cover 2: Pest and Diseases Congenial Climate

Cover Objective :	To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.
Cover Period :	15-Dec-16 to 28-Feb-17
Cover Index :	Consecutive number of days having both the average relative humidity and the maximum temperature more than the respective trigger
Nature Of Cover:	Single event of maximum Intensity

FortNight	Max. Temperature (°C)	Average RH
15-Dec to 31-Dec	29	75
1-Jan to 15-Jan	30	75
16-Jan to 31-Jan	33	75
1-Feb to 14-Feb	35	75
15-Feb to	36.5	75

Age Group	>5-15 Years	>15-50 Years
Strike (Consecutive No. of days) =	3	3
Exit (Consecutive Days):	8	8
Notional Payout (Rs./ Consecutive Days):	10.00	18.00
Maximum Payout (Rs.):	60.00	108.00

29-Feb							
Cover 3: Temperature Fluctuation							
Cover Objective :	To compensate Expected Losses of Mango Grower due to Temperature fluctuation during cover period						
Cover Period :	15-Dec-16 to 15-Mar-17						
Cover Index :	Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.						
Nature Of Cover:	Aggregate Over the period						
Trigger Table :-							
FortNight	Max. Temperature (°C)	Min. Temperature (°C)					
15-Dec to 31-Dec	30.5	13.0					
1-Jan to 15-Jan	31.0	13.5					
16-Jan to 31-Jan	34.0	15.0					
1-Feb to 14-Feb	35.5	16.0					
15-Feb to 29-Feb	37.5	17.0					
01-Mar to 15-Mar	39.0	19.0					
Cover 4: High Wind Speed							
Cover Objective :	To compensate Expected Losses of the Mango grower due to High Windspeed during cover period						
Cover Period :	1-Mar-17 to 31-May-17						
Cover Index :	Upward Deviation of Daily Maximum WindSpeed						
Nature Of Cover:	Single event of maximum Intensity						
Trigger Table :-							
FortNight	Max. Wind Speed (KMPH)						
01-Mar to 15-Mar	40						
16-Mar to 31-Mar	40						
1-April to 15-April	35						
16-April to 30-April	35						
1-May to 15-May	30						
16-May to 31-May	20						
Payout Table :-							
Index		>5-15 Years of age			>15-50 Years of age		
>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
70.0	90.0	0.40	0.00	8.00	0.75	0.00	15.00
90.0	110.0	0.75	8.00	23.00	1.25	15.00	40.00
110.0	130.0	1.10	23.00	45.00	2.00	40.00	80.00
130.0	150.0	2.25	45.00	90.00	4.10	80.00	162.00
Premium Details							
Age Group		5-15 Yrs.	15-50 Yrs				
Total Sum Insured (Per Tree)		450	850				

	Premium (%)	
Note: Franchise of 1% of the sum insured per tree shall be applicable.i.e. total claim less than Rs 4.5 and Rs 8 per Tree for Age group ">5-15 Yrs" and ">15-40 Yrs" respectively will not be paid		

Annexure I - 21
RESTRUCTURED - WEATHER BASED CROP INSURANCE SCHEME RABI - 2016-17
TERMSHEET

STATE :	TELANGANA
DISTRICT :	NAGARKURNOOL
MANDALS :	ALL NOTIFIED MANDALS

CROP :	MANGO
UNIT :	TREE
RWS :	AS Per Notification

Cover 1: Unseasonal / Excess Rainfall

Cover Objective :	To compensate the expected losses of Mango grower due to Unseasonal / Excess rainfall during cover period
Cover Period :	15-Dec-16 to 31-May-17
Cover Index :	Consecutive two day's rainfall in excess of ERS 1 plus subsequent day's rainfall, if it is greater than ERS 2 (in subsequent day's rainfall one day gap is allowed)
Nature Of Cover:	The payout will be given for multiple events.

Phase	Period		Triggers		>5-15 Yrs of age		>15-50 Yrs of age	
	From	To	ERS 1	ERS 2	Notional Payout Rs./Tree./mm	Maximum payout (Rs.)	Notional Payout Rs./Tree./mm	Maximum payout (Rs.)
1	15-Dec-16	28-Feb-17	25	5	10.00	100.00	18.00	175.00
2	1-Mar-17	31-May-17	70	5	10.00	100.00	18.00	175.00

Cover 2: Pest and Diseases Congenial Climate

Cover Objective :	To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.
Cover Period :	15-Dec-16 to 28-Feb-17
Cover Index :	Consecutive number of days having both the average relative humidity and the maximum temperature more than the respective trigger
Nature Of Cover:	Single event of maximum intensity

FortNight	Max. Temperature (°C)	Average RH
15-Dec to 31-Dec	29	75
1-Jan to 15-Jan	30	75
16-Jan to 31-Jan	33	75
1-Feb to 14-Feb	35	75
15-Feb to 29-Feb	36.5	75

Age Group	>5-15 Years	>15-50 Years
Strike (Consecutive No. of days) =	3	3
Exit (Consecutive Days):	8	8
Notional Payout (Rs./ Consecutive Days):	10.00	18.00
Maximum Payout (Rs.):	60.00	108.00

Cover 3: Temperature Fluctuation

Cover Objective :	To compensate Expected Losses of Mango Grower due to Temperature fluctuation during cover period
Cover Period :	15-Dec-16 to 15-Mar-17
Cover Index :	Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.
Nature Of Cover:	Aggregate Over the period

Trigger Table :-

FortNight	Max. Temperature (°C)	Min. Temperature (°C)
15-Dec to 31-Dec	30.5	13.0
1-Jan to 15-Jan	31.0	13.5
16-Jan to 31-Jan	34.0	15.0
1-Feb to 14-Feb	35.5	16.0
15-Feb to 29-Feb	37.5	17.0
01-Mar to 15-Mar	39.0	19.0

Payout Table :-

Index		>5-15 Years of age			>15-50 Years of age		
>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
70.0	90.0	0.40	0.00	8.00	0.75	0.00	15.00
90.0	110.0	0.75	8.00	23.00	1.25	15.00	40.00
110.0	130.0	1.10	23.00	45.00	2.00	40.00	80.00
130.0	150.0	2.25	45.00	90.00	4.10	80.00	162.00

Cover 4: High Wind Speed

Cover Objective :	To compensate Expected Losses of the Mango grower due to High Windspeed during cover period	
Cover Period :	1-Mar-17	to 31-May-17
Cover Index :	Upward Deviation of Daily Maximum WindSpeed	
Nature Of Cover:	Single event of maximum Intensity	

Trigger Table :-

FortNight	Max. Wind Speed (KMPH)
01-Mar to 15-Mar	40
16-Mar to 31-Mar	40
1-April to 15-April	35
16-April to 30-April	35
1-May to 15-May	30
16-May to 31-May	20

Payout Table :-

Index		>5-15 Years of age			>15-50 Years of age		
>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
20	35	0.75	0.00	11.25	1.35	0.00	20.25
35	50	1.50	11.25	33.75	2.70	20.25	60.75
50	65	2.00	33.75	63.75	3.60	60.75	114.75
65	80	2.42	63.75	100.00	4.35	114.75	180.00

Premium Details

	Age Group	5-15 Yrs.	15-50 Yrs
	Total Sum Insured (Per Tree)	450	850
	Premium (%)		

Note: Franchise of 1% of the sum insured per tree shall be applicable.i.e. total claim less than Rs 4.5 and Rs 8 per Tree for Age group ">5-15 Yrs" and ">15-40 Yrs"

respectively will not be paid

Annexure I - 22 RESTRUCTURED - WEATHER BASED CROP INSURANCE SCHEME RABI - 2016-17 TERMSHEET										
STATE :	TELANGANA					CROP :	MANGO			
DISTRICT :	WANAPARTHY					UNIT :	TREE			
MANDALS :	ALL NOTIFIED MANDALS					RWS :	AS Per Notification			
Cover 1: Unseasonal / Excess Rainfall										
Cover Objective :	To compensate the expected losses of Mango grower due to Unseasonal / Excess rainfall during cover period									
Cover Period :	15-Dec-16 to 31-May-17									
Cover Index :	Consecutive two day's rainfall in excess of ERS 1 plus subsequent day's rainfall, if it is greater than ERS 2 (in subsequent day's rainfall one day gap is allowed)									
Nature Of Cover:	The payout will be given for multiple events.									
Phase	Period		Triggers		>5-15 Yrs of age		>15-50 Yrs of age			
	From	To	ERS 1	ERS 2	Notional Payout Rs./Tree./mm	Maximum payout (Rs.)	Notional Payout Rs./Tree./mm	Maximum payout (Rs.)		
1	15-Dec-16	28-Feb-17	25	5	10.00	100.00	18.00	175.00		
2	1-Mar-17	31-May-17	70	5	10.00	100.00	18.00	175.00		
Cover 2: Pest and Diseases Congenial Climate										
Cover Objective :	To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.									
Cover Period :	15-Dec-16 to 28-Feb-17									
Cover Index :	Consecutive number of days having both the average relative humidity and the maximum temperature more than the respective trigger									
Nature Of Cover:	Single event of maximum intensity									
FortNight	Max. Temperature (°C)	Average RH								
15-Dec to 31-Dec	29	75								
1-Jan to 15-Jan	30	75								
16-Jan to 31-Jan	33	75								
1-Feb to 14-Feb	35	75								
15-Feb to 29-Feb	36.5	75								
			Age Group	>5-15 Years	>15-50 Years					
			Strike (Consecutive No. of days) =	3	3					
			Exit (Consecutive Days):	8	8					
			Notional Payout (Rs./ Consecutive Days):	10.00	18.00					
			Maximum Payout (Rs.):	60.00	108.00					
Cover 3: Temperature Fluctuation										
Cover Objective :	To compensate Expected Losses of Mango Grower due to Temperature fluctuation during cover period									
Cover Period :	15-Dec-16 to 15-Mar-17									
Cover	Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective									

Index :	trigger temperatures over the cover period.						
Nature Of Cover:	Aggregate Over the period						
Trigger Table :-							
FortNight	Max. Temperature (°C)		Min. Temperature (°C)				
15-Dec to 31-Dec	30.5		13.0				
1-Jan to 15-Jan	31.0		13.5				
16-Jan to 31-Jan	34.0		15.0				
1-Feb to 14-Feb	35.5		16.0				
15-Feb to 29-Feb	37.5		17.0				
01-Mar to 15-Mar	39.0		19.0				
Payout Table :-							
Index		>5-15 Years of age			>15-50 Years of age		
>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
70.0	90.0	0.40	0.00	8.00	0.75	0.00	15.00
90.0	110.0	0.75	8.00	23.00	1.25	15.00	40.00
110.0	130.0	1.10	23.00	45.00	2.00	40.00	80.00
130.0	150.0	2.25	45.00	90.00	4.10	80.00	162.00
Cover 4: High Wind Speed							
Cover Objective :	To compensate Expected Losses of the Mango grower due to High Windspeed during cover period						
Cover Period :	1-Mar-17 to 31-May-17						
Cover Index :	Upward Deviation of Daily Maximum WindSpeed						
Nature Of Cover:	Single event of maximum Intensity						
Trigger Table :-							
FortNight	Max. Wind Speed (KMPH)						
01-Mar to 15-Mar	40						
16-Mar to 31-Mar	40						
1-April to 15-April	35						
16-April to 30-April	35						
1-May to 15-May	30						
16-May to 31-May	20						
Payout Table :-							
Index		>5-15 Years of age			>15-50 Years of age		
>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
20	35	0.75	0.00	11.25	1.35	0.00	20.25
35	50	1.50	11.25	33.75	2.70	20.25	60.75
50	65	2.00	33.75	63.75	3.60	60.75	114.75
65	80	2.42	63.75	100.00	4.35	114.75	180.00
Premium Details							
Age Group		5-15 Yrs.	15-50 Yrs				
Total Sum Insured (Per Tree)		450	850				
Premium (%)							
Note: Franchise of 1% of the sum insured per tree shall be applicable.i.e. total claim less than Rs 4.5 and Rs 8 per Tree for Age group ">5-15 Yrs" and ">15-40 Yrs" respectively will not be paid							

Annexure I - 23
RESTRUCTURED - WEATHER BASED CROP INSURANCE SCHEME RABI - 2016-17
TERMSHEET

STATE :	TELANGANA
DISTRICT :	KHAMMAM
MANDALS :	ALL NOTIFIED MANDALS

CROP :	MANGO
UNIT :	TREE
RWS :	AS Per Notification

Cover 1: Unseasonal / Excess Rainfall

Cover Objective :	To compensate the expected losses of Mango grower due to Unseasonal / Excess rainfall during cover period
Cover Period :	15-Dec-16 to 31-May-17
Cover Index :	Consecutive two day's rainfall in excess of ERS 1 plus subsequent day's rainfall, if it is greater than ERS 2 (in subsequent day's rainfall one day gap is allowed)
Nature Of Cover:	The payout will be given for multiple events.

Phase	Period		Triggers		>5-15 Yrs of age		>15-50 Yrs of age	
	From	To	ERS 1	ERS 2	Notional Payout Rs./Tree./mm	Maximum payout (Rs.)	Notional Payout Rs./Tree./mm	Maximum payout (Rs.)
1	15-Dec-16	28-Feb-17	35	5	10.00	100.00	18.00	175.00
2	1-Mar-17	31-May-17	70	5	10.00	100.00	18.00	175.00

Cover 2: Pest and Diseases Congenial Climate

Cover Objective :	To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.
Cover Period :	15-Dec-16 to 28-Feb-17
Cover Index :	Consecutive number of days having both the average relative humidity and the maximum temperature more than the respective trigger
Nature Of Cover:	Single event of maximum Intensity

FortNight	Max. Temperature (°C)	Average RH
15-Dec to 31-Dec	28.5	75
1-Jan to 15-Jan	30.5	75
16-Jan to 31-Jan	32.5	75
1-Feb to 14-Feb	34.5	75
15-Feb to 29-Feb	36.5	75

Age Group	>5-15 Years	>15-50 Years
Strike (Consecutive No. of days) =	3	3
Exit (Consecutive Days):	8	8
Notional Payout (Rs./ Consecutive Days):	10.00	18.00
Maximum Payout (Rs.):	60.00	108.00

Cover 3: Temperature Fluctuation

Cover Objective :	To compensate Expected Losses of Mango Grower due to Temperature fluctuation during cover period
Cover Period :	15-Dec-16 to 15-Mar-17

Cover Index :	Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.						
Nature Of Cover:	Aggregate Over the period						
Trigger Table :-							
FortNight	Max. Temperature (°C)	Min. Temperature (°C)					
15-Dec to 31-Dec	30.0	14.5					
1-Jan to 15-Jan	30.5	15.0					
16-Jan to 31-Jan	33.5	16.0					
1-Feb to 14-Feb	35.0	17.0					
15-Feb to 29-Feb	36.5	18.0					
01-Mar to 15-Mar	38.5	19.5					
Payout Table :-							
Index		>5-15 Years of age			>15-50 Years of age		
>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
70.0	90.0	0.40	0.00	8.00	0.75	0.00	15.00
90.0	110.0	0.75	8.00	23.00	1.25	15.00	40.00
110.0	130.0	1.10	23.00	45.00	2.00	40.00	80.00
130.0	150.0	2.25	45.00	90.00	4.10	80.00	162.00
Cover 4: High Wind Speed							
Cover Objective :	To compensate Expected Losses of the Mango grower due to High Windspeed during cover period						
Cover Period :	1-Mar-17 to 31-May-17						
Cover Index :	Upward Deviation of Daily Maximum WindSpeed						
Nature Of Cover:	Single event of maximum Intensity						
Trigger Table :-							
FortNight	Max. Wind Speed (KMPH)						
01-Mar to 15-Mar	40						
16-Mar to 31-Mar	40						
1-April to 15-April	35						
16-April to 30-April	35						
1-May to 15-May	30						
16-May to 31-May	20						
Payout Table :-							
Index		>5-15 Years of age			>15-50 Years of age		
>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
20	35	0.75	0.00	11.25	1.35	0.00	20.25
35	50	1.50	11.25	33.75	2.70	20.25	60.75
50	65	2.00	33.75	63.75	3.60	60.75	114.75
65	80	2.42	63.75	100.00	4.35	114.75	180.00
Premium Details							
Age Group		5-15 Yrs.	15-50 Yrs				
Total Sum Insured (Per Tree)		450	850				
Premium (%)	Premium (Rs / Tree)						
Note: Franchise of 1% of the sum insured per tree shall be applicable.i.e. total claim less than Rs 4.5 and Rs 8 per Tree for Age group ">5-15 Yrs" and ">15-40 Yrs" respectively will not be paid							

Annexure I - 24
RESTRUCTURED - WEATHER BASED CROP INSURANCE SCHEME RABI - 2016-17
TERMSHEET

STATE :	TELANGANA	CROP :	MANGO
DISTRICT :	BADRADRI (KOTHAGUDEM)	UNIT :	TREE
MANDALS :	ALL NOTIFIED MANDALS	RWS :	AS Per Notification

Cover 1: Unseasonal / Excess Rainfall

Cover Objective :	To compensate the expected losses of Mango grower due to Unseasonal / Excess rainfall during cover period		
Cover Period :	15-Dec-16	to	31-May-17
Cover Index :	Consecutive two day's rainfall in excess of ERS 1 plus subsequent day's rainfall, if it is greater than ERS 2 (in subsequent day's rainfall one day gap is allowed)		
Nature Of Cover:	The payout will be given for multiple events.		

Phase	Period		Triggers		>5-15 Yrs of age		>15-50 Yrs of age	
	From	To	ERS 1	ERS 2	Notional Payout Rs./Tree./mm	Maximum payout (Rs.)	Notional Payout Rs./Tree./mm	Maximum payout (Rs.)
1	15-Dec-16	28-Feb-17	35	5	10.00	100.00	18.00	175.00
2	1-Mar-17	31-May-17	70	5	10.00	100.00	18.00	175.00

Cover 2: Pest and Diseases Congenial Climate

Cover Objective :	To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.		
Cover Period :	15-Dec-16	to	28-Feb-17
Cover Index :	Consecutive number of days having both the average relative humidity and the maximum temperature more than the respective trigger		
Nature Of Cover:	Single event of maximum Intensity		

FortNight	Max. Temperature (°C)	Average RH	Age Group	>5-15 Years	>15-50 Years
15-Dec to 31-Dec	28.5	75	Strike (Consecutive No. of days) =	3	3
1-Jan to 15-Jan	30.5	75	Exit (Consecutive Days):	8	8
16-Jan to 31-Jan	32.5	75	Notional Payout (Rs./ Consecutive Days):	10.00	18.00
1-Feb to 14-Feb	34.5	75	Maximum Payout (Rs.):	60.00	108.00

Cover Objective :	To compensate Expected Losses of Mango Grower due to Temperature fluctuation during cover period		
Cover Period :	15-Dec-16	to	15-Mar-17

Cover Index :	Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.
Nature Of Cover:	Aggregate Over the period

Trigger Table :-

FortNight	Max. Temperature (°C)	Min. Temperature (°C)
15-Dec to 31-Dec	30.0	14.5
1-Jan to 15-Jan	30.5	15.0
16-Jan to 31-Jan	33.5	16.0
1-Feb to 14-Feb	35.0	17.0
15-Feb to 29-Feb	36.5	18.0
01-Mar to 15-Mar	38.5	19.5

Payout Table :-

Index		>5-15 Years of age			>15-50 Years of age		
>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
70.0	90.0	0.40	0.00	8.00	0.75	0.00	15.00
90.0	110.0	0.75	8.00	23.00	1.25	15.00	40.00
110.0	130.0	1.10	23.00	45.00	2.00	40.00	80.00
130.0	150.0	2.25	45.00	90.00	4.10	80.00	162.00

Cover 4: High Wind Speed

Cover Objective :	To compensate Expected Losses of the Mango grower due to High Windspeed during cover period
Cover Period :	1-Mar-17 to 31-May-17
Cover Index :	Upward Deviation of Daily Maximum WindSpeed
Nature Of Cover:	Single event of maximum Intensity

Trigger Table :-

FortNight	Max. Wind Speed (KMPH)
01-Mar to 15-Mar	40
16-Mar to 31-Mar	40
1-April to 15-April	35
16-April to 30-April	35
1-May to 15-May	30
16-May to 31-May	20

Payout Table :-

Index		>5-15 Years of age			>15-50 Years of age		
>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
20	35	0.75	0.00	11.25	1.35	0.00	20.25
35	50	1.50	11.25	33.75	2.70	20.25	60.75
50	65	2.00	33.75	63.75	3.60	60.75	114.75
65	80	2.42	63.75	100.00	4.35	114.75	180.00

Premium Details

Age Group	5-15 Yrs.	15-50 Yrs
Total Sum Insured (Per Tree)	450	850
Premium (Rs / m (%))		

Note: Franchise of 1% of the sum insured per tree shall be applicable.i.e. total claim less than Rs 4.5 and Rs 8 per Tree for Age group ">5-15 Yrs" and ">15-40 Yrs" respectively will not be paid

Annexure I - 25 RESTRUCTURED - WEATHER BASED CROP INSURANCE SCHEME RABI - 2016-17 TERMSHEET										
STATE :	TELANGANA							CROP :	MANGO	
DISTRICT :	NALGONDA							UNIT :	TREE	
MANDALS :	ALL NOTIFIED MANDALS							RWS :	AS Per Notification	
Cover 1: Unseasonal / Excess Rainfall										
Cover Objective :	To compensate the expected losses of Mango grower due to Unseasonal / Excess rainfall during cover period									
Cover Period :	15-Dec-16 to 31-May-17									
Cover Index :	Consecutive two day's rainfall in excess of ERS 1 plus subsequent day's rainfall, if it is greater than ERS 2 (in subsequent day's rainfall one day gap is allowed)									
Nature Of Cover:	The payout will be given for multiple events.									
Phase	Period		Triggers		>5-15 Yrs of age		>15-50 Yrs of age			
	From	To	ERS 1	ERS 2	Notional Payout Rs./Tree./mm	Maximum payout (Rs.)	Notional Payout Rs./Tree./mm	Maximum payout (Rs.)		
1	15-Dec-16	28-Feb-17	25	5	10.00	100.00	18.00	175.00		
2	1-Mar-17	31-May-17	70	5	10.00	100.00	18.00	175.00		
Cover 2: Pest and Diseases Congenial Climate										
Cover Objective :	To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.									
Cover Period :	15-Dec-16 to 28-Feb-17									
Cover Index :	Consecutive number of days having both the average relative humidity and the maximum temperature more than the respective trigger									
Nature Of Cover:	Single event of maximum intensity									
FortNight	Max. Temperature (°C)	Average RH								
	15-Dec to 31-Dec	28.5	75							
	1-Jan to 15-Jan	30.5	75							
	16-Jan to 31-Jan	32.5	75							
	1-Feb to 14-Feb	34	75							
	15-Feb to 29-Feb	36	75							
Age Group		>5-15 Years	>15-50 Years							
Strike (Consecutive No. of days) =		3	3							
Exit (Consecutive Days):		8	8							
Notional Payout (Rs./ Consecutive Days):		10.00	18.00							
Maximum Payout (Rs.):		60.00	108.00							
Cover 3: Temperature Fluctuation										
Cover Objective :	To compensate Expected Losses of Mango Grower due to Temperature fluctuation during cover period									
Cover Period :	15-Dec-16 to 15-Mar-17									

Cover Index :	Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.
Nature Of Cover:	Aggregate Over the period

Trigger Table :-

FortNight	Max. Temperature (°C)	Min. Temperature (°C)
15-Dec to 31-Dec	30.0	14.0
1-Jan to 15-Jan	30.5	14.5
16-Jan to 31-Jan	33.0	15.5
1-Feb to 14-Feb	34.5	16.5
15-Feb to 29-Feb	36.5	18.0
01-Mar to 15-Mar	38.5	19.5

Cover 4: High Wind Speed

Cover Objective :	To compensate Expected Losses of the Mango grower due to High Windspeed during cover period
Cover Period :	1-Mar-17 to 31-May-17
Cover Index :	Upward Deviation of Daily Maximum WindSpeed
Nature Of Cover:	Single event of maximum Intensity

Trigger Table :-

FortNight	Max. Wind Speed (KMPH)
01-Mar to 15-Mar	40
16-Mar to 31-Mar	40
1-April to 15-April	35
16-April to 30-April	35
1-May to 15-May	30
16-May to 31-May	20

Premium Details

Age Group	5-15 Yrs.	15-50 Yrs
Total Sum Insured (Per Tree)	450	850
Premium (%)		

Note: Franchise of 1% of the sum insured per tree shall be applicable.i.e. total claim less than Rs 4.5 and Rs 8 per Tree for Age group ">5-15 Yrs" and ">15-40 Yrs" respectively will not be paid

ADD ON: HAIL STORM

Cover	To compensate Losses of the Mango grower due to Hail Storm during cover period
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Objective :			
Period :-	01-Feb to 31-May-17		
Risk Covered :	Losses due to Physical Damage to Mango Tree on Occurrence of Hail Sorm		
Loss Assessment :	Losses will be assesed on Individual Farm level survey basis after receiving the Claim Intimation from the Insured.		
Age Group	5-15 Yrs.	15-50 Yrs	
Total Sum Insured (Per Tree)	225	400	
Premium (%)			
Note: Franchise of 1% of the sum insured per tree shall be applicable.i.e. total claim less than Rs 2.25 and Rs 4 per Tree for Age group ">5-15 Yrs" and ">15-40 Yrs" respectively will not be paid			

Annexure I - 26
RESTRUCTURED - WEATHER BASED CROP INSURANCE SCHEME RABI - 2016-17
TERMSHEET

STATE :	TELANGANA
DISTRICT :	SURYAPET
MANDALS :	ALL NOTIFIED MANDALS

CROP :	MANGO
UNIT :	TREE
RWS :	AS Per Notification

Cover 1: Unseasonal / Excess Rainfall

Cover Objective :	To compensate the expected losses of Mango grower due to Unseasonal / Excess rainfall during cover period
Cover Period :	15-Dec-16 to 31-May-17
Cover Index :	Consecutive two day's rainfall in excess of ERS 1 plus subsequent day's rainfall, if it is greater than ERS 2 (in subsequent day's rainfall one day gap is allowed)
Nature Of Cover:	The payout will be given for multiple events.

Phase	Period		Triggers		>5-15 Yrs of age		>15-50 Yrs of age	
	From	To	ERS 1	ERS 2	Notional Payout Rs./Tree./mm	Maximum payout (Rs.)	Notional Payout Rs./Tree./mm	Maximum payout (Rs.)
1	15-Dec-16	28-Feb-17	25	5	10.00	100.00	18.00	175.00
2	1-Mar-17	31-May-17	70	5	10.00	100.00	18.00	175.00

Cover 2: Pest and Diseases Congenial Climate

Cover Objective :	To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.
Cover Period :	15-Dec-16 to 28-Feb-17
Cover Index :	Consecutive number of days having both the average relative humidity and the maximum temperature more than the respective trigger
Nature Of Cover:	Single event of maximum Intensity

FortNight	Max. Temperature (°C)	Average RH
15-Dec to 31-Dec	28.5	75
1-Jan to 15-Jan	30.5	75
16-Jan to 31-Jan	32.5	75
1-Feb to 14-Feb	34	75
15-Feb to 29-Feb	36	75

Age Group	>5-15 Years	>15-50 Years
Strike (Consecutive No. of days) =	3	3
Exit (Consecutive Days):	8	8
Notional Payout (Rs./ Consecutive Days):	10.00	18.00
Maximum Payout (Rs.):	60.00	108.00

Cover 3: Temperature Fluctuation

Cover Objective :	To compensate Expected Losses of Mango Grower due to Temperature fluctuation during cover period
Cover Period :	15-Dec-16 to 15-Mar-17

Cover Index :	Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.
Nature Of Cover:	Aggregate Over the period

Trigger Table :-

FortNight	Max. Temperature (°C)	Min. Temperature (°C)
15-Dec to 31-Dec	30.0	14.0
1-Jan to 15-Jan	30.5	14.5
16-Jan to 31-Jan	33.0	15.5
1-Feb to 14-Feb	34.5	16.5
15-Feb to 29-Feb	36.5	18.0
01-Mar to 15-Mar	38.5	19.5

Payout Table :-

Index		>5-15 Years of age			>15-50 Years of age		
>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
70.0	90.0	0.40	0.00	8.00	0.75	0.00	15.00
90.0	110.0	0.75	8.00	23.00	1.25	15.00	40.00
110.0	130.0	1.10	23.00	45.00	2.00	40.00	80.00
130.0	150.0	2.25	45.00	90.00	4.10	80.00	162.00

Cover 4: High Wind Speed

Cover Objective :	To compensate Expected Losses of the Mango grower due to High Windspeed during cover period
Cover Period :	31- 1-Mar-17 to May-17
Cover Index :	Upward Deviation of Daily Maximum WindSpeed
Nature Of Cover:	Single event of maximum Intensity

Trigger Table :-

FortNight	Max. Wind Speed (KMPH)
01-Mar to 15-Mar	40
16-Mar to 31-Mar	40
1-April to 15-April	35
16-April to 30-April	35
1-May to 15-May	30
16-May to 31-May	20

Payout Table :-

Index		>5-15 Years of age			>15-50 Years of age		
>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
20	35	0.75	0.00	11.25	1.35	0.00	20.25
35	50	1.50	11.25	33.75	2.70	20.25	60.75
50	65	2.00	33.75	63.75	3.60	60.75	114.75
65	80	2.42	63.75	100.00	4.35	114.75	180.00

Premium Details

Age Group	5-15 Yrs.	15-50 Yrs
Total Sum Insured (Per Tree)	450	850
Premium (%)		

Note: Franchise of 1% of the sum insured per tree shall be applicable.i.e. total claim less than Rs 4.5 and Rs 8 per Tree for Age group ">5-15 Yrs" and ">15-40 Yrs" respectively will not be paid

ADD ON: HAIL STORM

Cover	To compensate Losses of the Mango grower due to Hail Storm during cover period
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Objective :			
Period :-	01-Feb to 31-May-17		
Risk Covered :	Losses due to Physical Damage to Mango Tree on Occurrence of Hail Sorm		
Loss Assessm ent :	Losses will be assesed on Individual Farm level survey basis after receiving the Claim Intimation from the Insured.		
Age Group	5-15 Yrs.	15-50 Yrs	
Total Sum Insured (Per Tree)	225	400	
Premium (%)			
Note: Franchise of 1% of the sum insured per tree shall be applicable.i.e. total claim less than Rs 2.25 and Rs 4 per Tree for Age group ">5-15 Yrs" and ">15-40 Yrs" respectively will not be paid			

Annexure I - 27 RESTRUCTURED - WEATHER BASED CROP INSURANCE SCHEME RABI - 2016-17 TERMSHEET									
STATE :	TELANGANA					CROP :	MANGO		
DISTRICT :	YADADRI (BHONGIRI)					UNIT :	TREE		
MANDALS :	ALL NOTIFIED MANDALS					RWS :	AS Per Notification		
Cover 1: Unseasonal / Excess Rainfall									
Cover Objective :	To compensate the expected losses of Mango grower due to Unseasonal / Excess rainfall during cover period								
Cover Period :	15-Dec-16 to 31-May-17								
Cover Index :	Consecutive two day's rainfall in excess of ERS 1 plus subsequent day's rainfall, if it is greater than ERS 2 (in subsequent day's rainfall one day gap is allowed)								
Nature Of Cover:	The payout will be given for multiple events.								
Phase	Period		Triggers		>5-15 Yrs of age		>15-50 Yrs of age		
	From	To	ERS 1	ERS 2	Notional Payout Rs./Tree./mm	Maximum payout (Rs.)	Notional Payout Rs./Tree./mm	Maximum payout (Rs.)	
1	15-Dec-16	28-Feb-17	25	5	10.00	100.00	18.00	175.00	
2	1-Mar-17	31-May-17	70	5	10.00	100.00	18.00	175.00	
Cover 2: Pest and Diseases Congenial Climate									
Cover Objective :	To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.								
Cover Period :	15-Dec-16 to 28-Feb-17								
Cover Index :	Consecutive number of days having both the average relative humidity and the maximum temperature more than the respective trigger								
Nature Of Cover:	Single event of maximum intensity								
FortNight	Max. Temperature (°C)	Average RH							
15-Dec to 31-Dec	28.5	75							
1-Jan to 15-Jan	30.5	75							
16-Jan to 31-Jan	32.5	75							
1-Feb to 14-Feb	34	75							
15-Feb to 29-Feb	36	75							
Age Group	>5-15 Years	>15-50 Years							
Strike (Consecutive No. of days) =	3	3							
Exit (Consecutive Days):	8	8							
Notional Payout (Rs./ Consecutive Days):	10.00	18.00							
Maximum Payout (Rs.):	60.00	108.00							
Cover 3: Temperature Fluctuation									
Cover Objective :	To compensate Expected Losses of Mango Grower due to Temperature fluctuation during cover period								

Cover Period :	15-Dec-16 to 15-Mar-17						
Cover Index :	Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.						
Nature Of Cover:	Aggregate Over the period						
Trigger Table :-							
FortNight	Max. Temperature (°C)	Min. Temperature (°C)					
15-Dec to 31-Dec	30.0	14.0					
1-Jan to 15-Jan	30.5	14.5					
16-Jan to 31-Jan	33.0	15.5					
1-Feb to 14-Feb	34.5	16.5					
15-Feb to 29-Feb	36.5	18.0					
01-Mar to 15-Mar	38.5	19.5					
Payout Table :-							
Index		>5-15 Years of age			>15-50 Years of age		
>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
70.0	90.0	0.40	0.00	8.00	0.75	0.00	15.00
90.0	110.0	0.75	8.00	23.00	1.25	15.00	40.00
110.0	130.0	1.10	23.00	45.00	2.00	40.00	80.00
130.0	150.0	2.25	45.00	90.00	4.10	80.00	162.00
Cover 4: High Wind Speed							
Cover Objective :	To compensate Expected Losses of the Mango grower due to High Windspeed during cover period						
Cover Period :	1-Mar-17 to 31-May-17						
Cover Index :	Upward Deviation of Daily Maximum WindSpeed						
Nature Of Cover:	Single event of maximum Intensity						
Trigger Table :-							
FortNight	Max. Wind Speed (KMPH)						
01-Mar to 15-Mar	40						
16-Mar to 31-Mar	40						
1-April to 15-April	35						
16-April to 30-April	35						
1-May to 15-May	30						
16-May to 31-May	20						
Payout Table :-							
Index		>5-15 Years of age			>15-50 Years of age		
>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
20	35	0.75	0.00	11.25	1.35	0.00	20.25
35	50	1.50	11.25	33.75	2.70	20.25	60.75
50	65	2.00	33.75	63.75	3.60	60.75	114.75
65	80	2.42	63.75	100.00	4.35	114.75	180.00
Premium Details							
Age Group		5-15 Yrs.	15-50 Yrs				
Total Sum Insured (Per Tree)		450	850				
Premium (%)							
Note: Franchise of 1% of the sum insured per tree shall be applicable.i.e. total claim less than Rs 4.5 and Rs 8 per Tree for Age group ">5-15 Yrs" and ">15-40 Yrs" respectively will not be paid							

ADD ON: HAIL STORM

Cover Objective :	To compensate Losses of the Mango grower due to Hail Storm during cover period		
Period :-	01-Feb to 31-May-17		
Risk Covered :	Losses due to Physical Damage to Mango Tree on Occurrence of Hail Sorm		
Loss Assessm ent :	Losses will be assesed on Individual Farm level survey basis after receiving the Claim Intimation from the Insured.		
Age Group	5-15 Yrs.	15-50 Yrs	
Total Sum Insured (Per Tree)	225	400	
Premium (%)			
Note: Franchise of 1% of the sum insured per tree shall be applicable.i.e. total claim less than Rs 2.25 and Rs 4 per Tree for Age group ">5-15 Yrs" and ">15-40 Yrs" respectively will not be paid			

Annexure I - 28 RESTRUCTURED - WEATHER BASED CROP INSURANCE SCHEME RABI - 2016-17 TERMSHEET										
STATE :	TELANGANA									
DISTRICT :	RANGAREDDY									
MANDALS :	ALL NOTIFIED MANDALS									
					CROP :	MANGO				
					UNIT :	TREE				
					RWS :	AS Per Notification				
Cover 1: Unseasonal / Excess Rainfall										
Cover Objective :	To compensate the expected losses of Mango grower due to Unseasonal / Excess rainfall during cover period									
Cover Period :	15-Dec-16 to 31-May-17									
Cover Index :	Consecutive two day's rainfall in excess of ERS 1 plus subsequent day's rainfall, if it is greater than ERS 2 (in subsequent day's rainfall one day gap is allowed)									
Nature Of Cover:	The payout will be given for multiple events.									
Phase	Period		Triggers		>5-15 Yrs of age		>15-50 Yrs of age			
	From	To	ERS 1	ERS 2	Notional Payout Rs./Tree./mm	Maximum payout (Rs.)	Notional Payout Rs./Tree./mm	Maximum payout (Rs.)		
1	15-Dec-16	28-Feb-17	25	5	10.00	100.00	18.00	175.00		
2	1-Mar-17	31-May-17	70	5	10.00	100.00	18.00	175.00		
Cover 2: Pest and Diseases Congenial Climate										
Cover Objective :	To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.									
Cover Period :	15-Dec-16 to 28-Feb-17									
Cover Index :	Consecutive number of days having both the average relative humidity and the maximum temperature more than the respective trigger									
Nature Of Cover:	Single event of maximum Intensity									
FortNight	Max. Temperature (°C)	Average RH								
	15-Dec to 31-Dec	29	75							
	1-Jan to 15-Jan	30	75							
	16-Jan to 31-Jan	33	75							
	1-Feb to 14-Feb	35	75							
	15-Feb to 29-Feb	37	75							
Age Group		>5-15 Years	>15-50 Years							
Strike (Consecutive No. of days) =		3	3							
Exit (Consecutive Days):		8	8							
Notional Payout (Rs./ Consecutive Days):		10.00	18.00							
Maximum Payout (Rs.):		60.00	108.00							
Cover 3: Temperature Fluctuation										
Cover Objective :	To compensate Expected Losses of Mango Grower due to Temperature fluctuation during cover period									
Cover Period :	15-Dec-16 to 15-Mar-17									

Cover Index :	Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.						
Nature Of Cover:	Aggregate Over the period						
Trigger Table :-							
FortNight	Max. Temperature (°C)	Min. Temperature (°C)					
15-Dec to 31-Dec	30.5	12.5					
1-Jan to 15-Jan	31.0	13.0					
16-Jan to 31-Jan	34.0	14.0					
1-Feb to 14-Feb	35.5	15.5					
15-Feb to 29-Feb	37.5	17.0					
01-Mar to 15-Mar	39.5	19.0					
Cover 4: High Wind Speed							
Cover Objective :	To compensate Expected Losses of the Mango grower due to High Windspeed during cover period						
Cover Period :	1-Mar-17 to 31-May-17						
Cover Index :	Upward Deviation of Daily Maximum WindSpeed						
Nature Of Cover:	Single event of maximum Intensity						
Trigger Table :-							
FortNight	Max. Wind Speed (KMPH)						
01-Mar to 15-Mar	40						
16-Mar to 31-Mar	40						
1-April to 15-April	35						
16-April to 30-April	35						
1-May to 15-May	30						
16-May to 31-May	20						
Payout Table :-							
Index		>5-15 Years of age			>15-50 Years of age		
>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
70.0	90.0	0.40	0.00	8.00	0.75	0.00	15.00
90.0	110.0	0.75	8.00	23.00	1.25	15.00	40.00
110.0	130.0	1.10	23.00	45.00	2.00	40.00	80.00
130.0	150.0	2.25	45.00	90.00	4.10	80.00	162.00
Premium Details							
Age Group		5-15 Yrs.	15-50 Yrs				
Total Sum Insured (Per Tree)		450	850				
Premium (%)							
Note: Franchise of 1% of the sum insured per tree shall be applicable.i.e. total claim less than Rs 4.5 and Rs 8 per Tree for Age group ">5-15 Yrs" and ">15-40 Yrs" respectively will not be paid							

Annexure I - 29										
RESTRUCTURED - WEATHER BASED CROP INSURANCE SCHEME RABI - 2016-17										
TERMSHEET										
STATE :	TELANGANA					CROP :	MANGO			
DISTRICT :	VIKARABAD					UNIT :	TREE			
MANDALS :	ALL NOTIFIED MANDALS					RWS :	AS Per Notification			
Cover 1: Unseasonal / Excess Rainfall										
Cover Objective :	To compensate the expected losses of Mango grower due to Unseasonal / Excess rainfall during cover period									
Cover Period :	15-Dec-16 to 31-May-17									
Cover Index :	Consecutive two day's rainfall in excess of ERS 1 plus subsequent day's rainfall, if it is greater than ERS 2 (in subsequent day's rainfall one day gap is allowed)									
Nature Of Cover:	The payout will be given for multiple events.									
Phase	Period		Triggers		>5-15 Yrs of age		>15-50 Yrs of age			
	From	To	ERS 1	ERS 2	Notional Payout Rs./Tree./mm	Maximum payout (Rs.)	Notional Payout Rs./Tree./mm	Maximum payout (Rs.)		
1	15-Dec-16	28-Feb-17	25	5	10.00	100.00	18.00	175.00		
2	1-Mar-17	31-May-17	70	5	10.00	100.00	18.00	175.00		
Cover 2: Pest and Diseases Congenial Climate										
Cover Objective :	To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.									
Cover Period :	15-Dec-16 to 28-Feb-17									
Cover Index :	Consecutive number of days having both the average relative humidity and the maximum temperature more than the respective trigger									
Nature Of Cover:	Single event of maximum intensity									
FortNight	Max. Temperature (°C)		Average RH		Age Group		>5-15 Years		>15-50 Years	
	15-Dec to 31-Dec		29		75		Strike (Consecutive No. of days) =		3	
	1-Jan to 15-Jan		30		75		Exit (Consecutive Days):		8	
	16-Jan to 31-Jan		33		75		Notional Payout (Rs./ Consecutive Days):		10.00	
	1-Feb to 14-Feb		35		75		Maximum Payout (Rs.):		60.00	
	15-Feb to 29-Feb		37		75				108.00	
Cover 3: Temperature Fluctuation										
Cover Objective :	To compensate Expected Losses of Mango Grower due to Temperature fluctuation during cover period									
Cover Period :	15-Dec-16 to 15-Mar-17									

Cover Index :	Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.
Nature Of Cover:	Aggregate Over the period

Trigger Table :-		
FortNight	Max. Temperature (°C)	Min. Temperature (°C)
15-Dec to 31-Dec	30.5	12.5
1-Jan to 15-Jan	31.0	13.0
16-Jan to 31-Jan	34.0	14.0
1-Feb to 14-Feb	35.5	15.5
15-Feb to 29-Feb	37.5	17.0
01-Mar to 15-Mar	39.5	19.0

Payout Table :-							
Index		>5-15 Years of age			>15-50 Years of age		
>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
70.0	90.0	0.40	0.00	8.00	0.75	0.00	15.00
90.0	110.0	0.75	8.00	23.00	1.25	15.00	40.00
110.0	130.0	1.10	23.00	45.00	2.00	40.00	80.00
130.0	150.0	2.25	45.00	90.00	4.10	80.00	162.00

Cover 4: High Wind Speed	
Cover Objective :	To compensate Expected Losses of the Mango grower due to High Windspeed during cover period
Cover Period :	1-Mar-17 to 31-May-17
Cover Index :	Upward Deviation of Daily Maximum WindSpeed
Nature Of Cover:	Single event of maximum Intensity

Trigger Table :-		
FortNight	Max. Wind Speed (KMPH)	
01-Mar to 15-Mar	40	
16-Mar to 31-Mar	40	
1-April to 15-April	35	
16-April to 30-April	35	
1-May to 15-May	30	
16-May to 31-May	20	

Payout Table :-							
Index		>5-15 Years of age			>15-50 Years of age		
>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
20	35	0.75	0.00	11.25	1.35	0.00	20.25
35	50	1.50	11.25	33.75	2.70	20.25	60.75
50	65	2.00	33.75	63.75	3.60	60.75	114.75
65	80	2.42	63.75	100.00	4.35	114.75	180.00

Premium Details			
	Age Group	5-15 Yrs.	15-50 Yrs
	Total Sum Insured (Per Tree)	450	850
	Premium (%)		

Note: Franchise of 1% of the sum insured per tree shall be applicable.i.e. total claim less than Rs 4.5 and Rs 8 per Tree for Age group ">5-15 Yrs" and ">15-40 Yrs" respectively will not be paid

Annexure I - 30										
RESTRUCTURED - WEATHER BASED CROP INSURANCE SCHEME RABI - 2016-17										
TERMSHEET										
STATE :	TELANGANA									
DISTRICT :	MALKAJGIRI									
MANDALS :	ALL NOTIFIED MANDALS									
					CROP :		MANGO			
					UNIT :		TREE			
					RWS :		AS Per Notification			
Cover 1: Unseasonal / Excess Rainfall										
Cover Objective :	To compensate the expected losses of Mango grower due to Unseasonal / Excess rainfall during cover period									
Cover Period :	15-Dec-16 to 31-May-17									
Cover Index :	Consecutive two day's rainfall in excess of ERS 1 plus subsequent day's rainfall, if it is greater than ERS 2 (in subsequent day's rainfall one day gap is allowed)									
Nature Of Cover:	The payout will be given for multiple events.									
Phase	Period		Triggers		>5-15 Yrs of age		>15-50 Yrs of age			
	From	To	ERS 1	ERS 2	Notional Payout Rs./Tree./mm	Maximum payout (Rs.)	Notional Payout Rs./Tree./mm	Maximum payout (Rs.)		
1	15-Dec-16	28-Feb-17	25	5	10.00	100.00	18.00	175.00		
2	1-Mar-17	31-May-17	70	5	10.00	100.00	18.00	175.00		
Cover 2: Pest and Diseases Congenial Climate										
Cover Objective :	To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.									
Cover Period :	15-Dec-16 to 28-Feb-17									
Cover Index :	Consecutive number of days having both the average relative humidity and the maximum temperature more than the respective trigger									
Nature Of Cover:	Single event of maximum intensity									
FortNight	Max. Temperature (°C)		Average RH		Age Group		>5-15 Years		>15-50 Years	
	15-Dec to 31-Dec		75		Strike (Consecutive No. of days) =		3		3	
	1-Jan to 15-Jan		75		Exit (Consecutive Days):		8		8	
	16-Jan to 31-Jan		75		Notional Payout (Rs./ Consecutive Days):		10.00		18.00	
	1-Feb to 14-Feb		75		Maximum Payout (Rs.):		60.00		108.00	
	15-Feb to 29-Feb		75							
Cover 3: Temperature Fluctuation										
Cover Objective :	To compensate Expected Losses of Mango Grower due to Temperature fluctuation during cover period									
Cover Period :	15-Dec-16 to 15-Mar-17									

Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Aggregate Over
the period

Payout Table :-

12.5

Total

To compensate Expected Losses of the Mango grower due to High Windspeed during cover period

1-Mar-17	to	31-May-17
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Upward Deviation of Daily Maximum WindSpeed

Single event of maximum Intensity

Payout Table :-

40

15-50 Yrs

450

Note: Franchise of 1% of the sum insured per tree shall be applicable.i.e. total claim less than Rs 4.5 and Rs 8 per Tree for Age group ">5-15 Yrs" and ">15-40 Yrs" respectively will not be paid

Cluster 1**ANNEXURE II.1**

**WBCIS under PMFBY for Mango crop in Adilabad,
Kumrambheem (Asifabad), Nirmal, Manchiriyal Districts.
Rabi, 2016-17**

Sl. NO.	Mandal	AWS Location
1	Mancherial	Mancherial
2	Luxettipet	Luxettipet
3	Khanpur	Khanpur
4	Nirmal	Nirmal
5	Bhainsa	Bhainsa
6	Adilabad	Adilabad
7	Ichoda	Ichoda
8	Boath	Boath
9	Dilawarpur	Dilawarpur
10	Lohesra	Lohesra
11	Asifabad	Asifabad
12	Bazarhathnoor	Bazarhathnoor
13	Bejjur	Bejjur
14	Kuntala	Kuntala
15	Bela	Bela
16	Bellampalle	Bellampalle
17	Bheemini	Kannepalli
18	Chennur	Chennur
19	Dahegaon	Dahegaon
20	Dandepalle	Velaganuru
21	Gudihathnur	Gudihathnur
22	Inderavelly	Inderavelly
23	Jainad	Jainad
24	Jainoor	Jainoor
25	Jaipur	Jaipur
26	Jannaram	Jannaram
27	Kaddampeddur	Kaddampeddur
28	Kagaz Nagar	Kagaznagar
29	Kasipet	Kondapur
30	Kerameri	Kerameri
31	Kotapalle	Kotapalle

32	Kouthala	Kouthala
33	Kubeer	Kubeer
34	Laxmanchanda	Laxmanchanda
35	Mamda	Mamda
36	Mandamarri	Mandamarri
37	Sarangapur	Sarangapur
38	Mudhole	Mudhole
39	Narnoor	Narnoor
40	Nennal	Nennal
41	Neradigonda	Neradigonda
42	Rebbana	Rebbana
43	Sirpur (T)	Sirpur(T)
44	Sirpur (U)	Sirpur(U)
45	Talamadugu	Talamadugu
46	Tamsi	Tamsi
47	Tandur	Tandur
48	Tanur	Tanur
49	Tiryani	Tiryani
50	Utnur	Utnoor
51	Vemanpalle	Nelvay
52	Wankdi	Wankdi
53	Mudhole	Basar
54	Kagaz Nagar	Jambuga
55	Chennur	Kommerera
56	Jaipur	Kundaram
57	Khanpur	Pembi
58	Bhainsa	Wanalpahad
59	Boath	Sonala
60	Dandepalle	Dandepalle
61	Jainad	Bhoraj
62	Kaddampeddur	Lingapur
63	Laxmanchanda	Waddyal
64	Lohesra	Abdullapur
65	Mamda	Adarsanagar (R.C) Kothur@
66	Mancherial	Hajipur
67	Mancherial	Ryali
68	Nirmal	Mujgi
69	Sarangapur	Beervelli
70	Talamadugu	Bharampur
71	Bheemini	Janakapur
72	Mamda	Tandra

73	Adilabad	Ramnagar
74	Jaipur	Bheemavaram
75	Kaddampeddur	Dasturbad
76	Mudhole	Mudhole
77	Kouthala	Ravindranagar
78	Rebbana	Okulam
79	Tiryani	Ginnedari
80	Bela	Mangrud
81	Kotapalle	Arjunagutta
82	Kotapalle	Kollure(Borampalli)
83	Kouthala	Venkatapur

ANNEXURE II.2		
WBCIS under PMFBY for Mango crop in Nizamabad, Kamareddy Districts		
Rabi, 2016-17		
Sl. No.	Mandal	AWS Location
1	Kamareddy	Kamareddy
2	Lingampet	Lingampet
3	Nizam Sagar	Nizamsagar
4	Banswada	Banswada
5	Bichkunda	Bhichkonda
6	Bodhan	Bodhan
7	Velpur	Janakampet
8	Ranjal	Ranjal
9	Nizamabad	Nizamabad
10	Nandipet	Chkondur
11	Makloor	Lakmapoor
12	Armur	Armur
13	Mortad	Morthad
14	Bheemgal	Bheemagal
15	Sirkonda	Sirikonda
16	Dich Palle	Dichpalle
17	Domakonda	Domakonda
18	Machareddy	Lachapet
19	Balkonda	Balkonda
20	Bhiknur	Bhiknur
21	Domakonda	Bibipet
22	Tadwai	Tadwai
23	Sadasivanagar	Sadasivanagar
24	Birkoor	Birkoor
25	Dhar Palle	Dharpalle
26	Gandhari	Gandhari
27	Jakranpalle	Jakranpalle
28	Jukkal	Jukkal
29	Kammar Palle	Kammarpalle
30	Kotgiri	Kotgiri
31	Madnur	Madnur

32	Naga Reddipet	Nagareddipet
33	Navipet	Navipet
34	Nizamabad	Manchippa
35	Pitlam	Pitlam
36	Sirkonda	Thumpalle
37	Varni	Chandur
38	Yeda Palle	Yedapalle
39	Yellareddy	Yellareddy
40	Tadwai	Argonda
41	Armur	Aloor
42	Armur	Issapalle
43	Armur	Macherla
44	Armur	Magidi
45	Bichkunda	Pulkal
46	Bodhan	Saloor
47	Dich Palle	Gannaram
48	Gandhari	Ramalakshmanpalle
49	Gandhari	Sarvapur
50	Kammar Palle	Konasamandar
51	Kammar Palle	Manal
52	Machareddy	Isaipet
53	Madnur	Dongli
54	Madnur	Somoor
55	Makloor	Madanpalle
56	Nandipet	Donkeshwar
57	Sirkonda	Chimanpalle
58	Bodhan	Fathepur
59	Mortad	Yergatla
60	Dich Palle	Koratpalle
61	Nizam Sagar	Maqdumpur
62	Sadasivanagar	Ramareddi
63	Varni	Rudrur
64	Ranjal	Kopparga

ANNEXURE II.3		
WBCIS under PMFBY for Mango crop in Medak, Sangareddy, Siddipet Districts Rabi, 2016-17		
Sl.NO.	Mandal	AWS Location
1	Patancheru	Pashamylaram
2	Sangareddy	Kandi
3	Zahirabad	Zaheerabad
4	Narayankhed	Narayankhed
5	Papannapet	Minipur
6	Jinnaram	Gummadidala
7	Narsapur	Narsapur
8	Kowdipalle	Kowdipalli
9	Medak	Medak
10	Ramayampet	Ramayampet
11	Chegunta	Chegunta
12	Dubbak	Habshipur
13	Siddipet	Siddipet
14	Thogutta	Tukkapur
15	Gajwel	Gajwel
16	Tupran	Manoharbad
17	Alladurg	Alladurg
18	Andole	Anantasagar
19	Sangareddy	Cheriyal
20	Chinna Kodur	Peddakodur
21	Hathnoora	Hathnoora
22	Doultabad	Doulatabad
23	Medak	Vadi
24	Jagdevpur	Jagdevpur
25	Ramachandrapuram	Ramachandrapuram
26	Kondapur	Kondapur
27	Jharasangam	Jharasangam
28	Kalher	Kalher
29	Kangti	Kangti
30	Kohir	Kohir
31	Kondapak	Kondapak
32	Zahirabad	Malchelma
33	Manoor	Manoor
34	Mirdoddi	Mirdoddi
35	Mulug	Mulug
36	Sadasivpet	Sadasivpet

37	Munpalle	Munpalle
38	Nanganur	Nanganur
39	Ramayampet	Narlapur
40	Nyalkal	Nyalkal
41	Pulkal	Pulkal
42	Raikode	Raikode
43	Regode	Regode
44	Shankarampet (A)	Shankarampeta
45	Shankarampet (R)	Shankarampetr
46	Shivampet	Shivampet
47	Tekmal	Tekmal
48	Thogutta	Rampur
49	Wargal	Gowraram
50	Yeldurthy	Yeldurthy
51	Doultabad	Begumpeta
52	Dubbak	Pothareddipet
53	Dubbak	Cheekode
54	Jagdevpur	Digwal(Nagpur)
55	Jagdevpur	Ganeshpalle
56	Jinnaram	Nallapalli
57	Gajwel	Bejgaon
58	Medak	Nagapur
59	Kondapak	Pallepahad
60	Kondapak	Thimmareddipalle
61	Kowdipalle	Bujarampet
62	Kohir	Digwal
63	Medak	Pathur
64	Zahirabad	Algole
65	Gajwel	Kodakandla
66	Zahirabad	Satwar
67	Munpalle	Kankole
68	Papannapet	Pochatpalli
69	Kowdipalle	Chitkul
70	Siddipet	Raghavapur
71	Tupran	Islampur
72	Yeldurthy	Mangalparthy
73	Andole	Almaipet
74	Shankarampet (R)	Shivanooru
75	Narsapur	Nathinoipalle
76	Shivampet	Kothapet
77	Ramayampet	Lakshmipur

78	Thogutta	Venkatapur
79	Medak	Sardhana
80	Papannapet	Lingaipalle
81	Tekmal	Bodaget
82	Pulka	Lakshmisagar
83	Hathnoora	Gundla Machanur
84	Narsapur	Chippalturthi
85	Ramayampet	Dongal Dharmaram
86	Doultabad	Ramaram
87	Tupran	Kallakal

CLUSTER II		
ANNEUXRE II.4		
WBCIS under PMFBY for Cotton in Karimnagar, Peddapalli, Jagtiyal, Rajanna (Sircilla) Districts, Rabi 2016-17		
Sl.No.	Mandal	AWS Location
1	Koratla	Korutla
2	Kataram	Kataram
3	Ramagundam	Ramagundam
4	Sultanabad	Sultanabad
5	Karimnagar	Durshed
6	Manakondur	Manakondur
7	Huzurabad	Huzurabad
8	Jammikunta	Jammikunta
9	Husnabad	Husnabad
10	Kamalapur	Shanigaram
11	Ellanthakunta	Ellanthakunta
12	Yella Reddi Peta	Ellareddypeta
13	Sirsilla	Sirisilla
14	Vemulawada	Mallaram
15	Ibrahimpattanam	Godhuru
16	Kodimal	Pudur
17	Jagtial	Jagtial
18	Dharmaram	Dharmaram
19	Dharmapuri	Dharmapuri
20	Bejjanki	Bejjanki
21	Bheemadevarpalle	Bheemadevarpalle
22	Boinpalle	Boinpalle
23	Chandurthi	Marrigadda
24	Chigurumamidi	Chigurumamidi
25	Choppadandi	Arnakonda
26	Eligedu	Yelgodu
27	Elkathurthi	Elkathurthi
28	Gambhiraopet	Gambhiraopet
29	Gangadhara	Gangadhara
30	Gollapalle	Gollapalle
31	Julapalle	Julapalle
32	Kamanpur	Kalwacherla
33	Kathlapur	Kathlapur

34	Kesavapatnam	Tadikal
35	Koheda	Koheda
36	Konaraopeta	Nizambad
37	Manakondur	Kondapalkala
38	Mahadevpur	Mahadevpur
39	Malharrao	Koyyur
40	Mallapur	Mallapur
41	Mallial	Mallial
42	Manthani	Manthani
43	Medipalle	Medipalle
44	Metpalle	Metpalle
45	Mustabad	Mustabad
46	Mutharam Mahadevpu	Mutharammahadevpur
47	Mutharam Manthani	Mutharammanthani
48	Odela	Odela
49	Peddapalle	Peddapalle
50	Pegadapalle	Pegadapalle
51	Raikal	Raikal
52	Ramadugu	Gundi
53	Saidapur	Saidapur
54	Sarangapur	Sarangapur
55	Srirampur	Srirampur
56	Thimmapur	Nustullapur
57	Veenavanka	Veenavanka
58	Velgatoor	Velgatoor
59	Bejjanki	Khasimpet
60	Bheemadevarpalle	Katkur
61	Chigurumamidi	Indurthy
62	Choppadandi	Vedurugatta
63	Dharmapuri	Jaina
64	Dharmapuri	Nerella
65	Ellanthakunta	Kandikatkoor
66	Ellanthakunta	Peddalingapuram
67	Gambhiraopet	Gajasingaram
68	Gangadhara	Burgupalle
69	Husnabad	Gandipalle
70	Jammikunta	Thangula
71	Kamalapur	Marripalligudem
72	Kamalapur	Kamalapur
73	Karimnagar	Asifnagar @Bahupet
74	Kesavapatnam	Kothaghat

75	Kodimial	Thiramalapur
76	Koheda	Samudrala
77	Konaraopeta	Marthanpeta
78	Koratla	Ailapur
79	Mahadevpur	Kaleswaram
80	Malharrao	Tadicherla
81	Malharrao	Mallaram
82	Mallapur	Raghavapeta
83	Mallial	Maddutla
84	Manakondur	Gattududdena Palle
85	Manakondur	Annaram
86	Medipalle	Mannnegudem
87	Medipalle	Govindaram
88	Metpalle	Jaggasagar
89	Mustabad	Aunoor
90	Kataram	Regulagudem
91	Peddapalle	Palthem
92	Raikal	Allipur
93	Ramagundam	Akena Palli
94	Ramagundam	Basanth Nagar
95	Ramagundam	Ramagundam
96	Sarangapur	Kolvai
97	Sirsilla	Jillella
98	Sultanabad	Kanukula
99	Thimmapur	Renikunta
100	Velgatoor	Gullakota
101	Velgatoor	Maredupalle
102	Vemulawada	Vattemla
103	Vemulawada	Nampalle
104	Yella Reddi Peta	Veernapalle
105	Chandurthi	Rudrangi
106	Mahadevpur	Peddampet
107	Jagtial	Jagtial
108	Jammikunta	Jammikunta
109	Karimnagar	Karimnagar
110	Peddapalle	Kunaram
111	Peddapalle	Bhojannapet
112	Manthani	Adavi Somanpalli

ANNEXURE II.5		
WBCIS under PMFBY for Mango crop in Mahabubnagar, (Jogulamba Gadwal), Nagarkurnool, Wanaparthy Districts Rabi, 2016-17		
Sl.NO.	Mandal	AWS Location
1	Kodangal	Kodangal
2	Maddur	Maddur
3	Mahbubnagar	Mahabubnagar
4	Dhanwada	Marikal
5	Makthal	Makthal
6	Atmakur	Amarchinthal
7	Gadwal	Gadwal
8	Jadcherla	Jadcherla
9	Alampur	Alampur
10	Midjil	Midjil
11	Veepangandla	Peddadagada
12	Wanaparthy	Wanaparthy
13	Kalwakurthy	Kalwakurthy
14	Nagar Kurnool	Nagarkurnool
15	Vangoor	Kistampalle
16	Achampeta	Achampet
17	Kollapur	Kollapur
18	Balanagar	Balanagar
19	Farooqnagar	Shadnagar
20	Kothur	Kothur
21	Amangal	Amangal
22	Addakal	Addakal
23	Aiza	Aiza
24	Amrabad	Amarabad
25	Balmoor	Kondanagolu
26	Bhoothpur	Bhoothpur
27	Bijinapalle	Bijinapalle
28	Bomraspeta	Bomaraspeta
29	Chinna Chinta Kunt	Chinnachintakunta
30	Damaragidda	Damaragidda
31	Devarkadara	Devarkadara
32	Dhanwada	Dhanwada
33	Doulatabad	Doulatabad

34	Ghanpur	Ghanapur
35	Ghattu	Ghattu
36	Gopalpeta	Gopalpeta
37	Hanwada	Hanwada
38	Itikyal	Kodandapuram
39	Keshampeta	Keshampeta
40	Kodair	Kodair
41	Koilkonda	Parpalli
42	Kondurg	Kondurg
43	Kothakota	Kanayapalli
44	Kosgi	Kosgi
45	Lingal	Lingal
46	Madgul	Madgul
47	Maganoor	Maganoor
48	Maldakal	Maldakal
49	Manopadu	Jallptur
50	Narayanpet	Narayanpet
51	Narva	Narva
52	Nawabpet	Nawabpet
53	Pangal	Pangal
54	Pebbair	Pebbair
55	Peddakothapalle	Peddakothapalle
56	Peddmandadi	Peddmandadi
57	Tadoor	Vengampalli
58	Talakondapalle	Veljala
59	Telkapalle	Telkapalle
60	Thimmajipeta	Thimmajipeta
61	Uppununthala	Uppununthala
62	Utkoor	Utkoor
63	Veldanda	Veldanda
64	Waddepalle	Waddepalle
65	Addakal	Janampeta
66	Aiza	Thothinonidoddi
67	Amangal	Kadthal
68	Amangal	Mudwin
69	Balanagar	Rajapur
70	Balanagar	Udithyal
71	Balmoor	Kondareddipalle
72	Bijinapalle	Manganur
73	Bomraspeta	Dudyal
74	Chinna Chinta Kunt	Oddemanu

75	Farooqnagar	Mogalagidda
76	Ghanpur	Solipur
77	Itikyal	Bhichupalli
78	Kalwakurthy	Yellikal
79	Dharur	Dyagadoddi
80	Dharur	Dharur
81	Dharur	Alwalpadu
82	Kalwakurthy	Thotapalle
83	Keshampeta	Sangam
84	Keshampeta	Thommidirekula
85	Koilkonda	Serivenkatapur
86	Kondurg	Edira
87	Kosgi	Gundamal
88	Kothakota	Ulyamkonda
89	Madgul	Arkapalle
90	Mahbubnagar	Machanpalle
91	Maldakal	Burdipad
92	Manopadu	Undavelli
93	Midjil	Urkonda
94	Nagar Kurnool	Peddammudnur
95	Midjil	Kothapalli
96	Nagar Kurnool	Thoodukurthy
97	Narayanpet	Kotakonda
98	Narayanpet	Chinnajatram
99	Nawabpet	Kolloor
100	Pangal	Remaddula
101	Pangal	Kethepalle
102	Talakondapalle	Chukkapur
103	Telkapalle	Alair
104	Utkoor	Bijwar
105	Veepangandla	Jataprole
106	Veepangandla	Velugonda
107	Veldanda	Bollampalle
108	Aiza	Venkatapuram
109	Achampeta	Ainole
110	Amrabad	Venkeswar
111	Bijinapalle	Palem
112	Midjil	Donur
113	Damaragidda	Mogalamadka
114	Makthal	Jakalair
115	Peddakothapalle	Chennapuraopalle

116	Kothakota	Madanapur
117	Aiza	Chinnachandrapadu
118	Tadoor	Kommerera
119	Uppununthala	Vellatur
120	Bhoothpur	Kothhamunugara
121	Amrabad	Amrabad
122	Maganoor	Chegunta(Tangidi)
123	Atmakur	Atmakur(Raichintala)

ANNEXURE II.6

ANNEXURE II.6		
WBCIS under PMFBY for Mango in Warangal (U), Warangal (R), Jangam, Mahbubabad, Jayshanker (Bhopalpalli) Districts Dist.Rabi, 2016-17		
Sl. No.	Mandal	AWS Location
1	Cheriyal	Mustyalapalle
2	Jangaon	Janagaon
3	Raghunatha Palle	Raghunathapalle
4	Dharmasagar	Dharmasagar
5	Warangal	Warangal(132Kv)
6	Ghanapur	Chelpur
7	Hasanparthy	Chinthagattu
8	Mugug	Mulug
9	Wardhannapet	Vardannapet
10	Narsimhulapet	Peddanagaram
11	Kuravi	Agpalli
12	Maripeda	Waddekothapalle
13	Mangapet	Kamalapuram
14	Narsampet	Narsampet
15	Nekkonda	Nekkonda
16	Atmakur	Atmakur
17	Shayampet	Shyampet
18	Bhupalpalle	Bhupalpalle
19	Chennaraopet	Chennaraopet
20	Chityal	Chityal
21	Devaruppula	Devaruppula
22	Dornakal	Dornakal
23	Duggondi	Duggondi
24	Eturnagaram	Eturnagaram
25	Geesugonda	Geesugonda
26	Ghanpur	Ghanpur(Stn)
27	Govindaraopet	Govindaraopeta
28	Bachannapeta	Bachannapeta
29	Maddur	Maddur
30	Gudur	Gudur
31	Hanamkonda	Kazipet
32	Kesamudram	Kesamudram
33	Khanapur	Mangalavaripeta
34	Kodakandla	Kodakandla
35	Kothagudem	Kothagudem

36	Lingala Ghanpur	Lingalaghanpur
37	Mahabubabad	Mahabubabad
38	Mogullapalle	Mogullapalle
39	Nallabelly	Nallabelly
40	Narmetta	Narmetta
41	Nellikudur	Nellikudur
42	Palakurthi	Palakurthi
43	Parkal	Parkal
44	Parvathagiri	Parvathagiri
45	Raiparthy	Raiparthy
46	Regonda	Regonda
47	Sangam	Sangem
48	Tadvai	Tadvai
49	Thorrur	Thorrur
50	Venkatapur	Laxmidevipeta
51	Zaffergadh	Zaffergadh
52	Warangal	Warangal
53	Wardhannapet	Inole
54	Kesamudram	Inugurthy
55	Devaruppula	Kolkonda
56	Ghanpur	Malkapur
57	Bachannapeta	Padamatikeshvapuri
58	Warangal	Gorrakunta
59	Mahabubabad	Amangal
60	Atmakur	Damera
61	Dharmasagar	Peddapendyala
62	Dharmasagar	Velair
63	Dornakal	Perumandla Sankeesa
64	Ghanpur	Thatikonda
65	Hanamkonda	Kondaparthi
66	Hasanparthy	Nagaram
67	Mangapet	Mallur
68	Maripeda	Maripeda
69	Nallabelly	Medapalle
70	Narsimhulapet	Dhanthalapalli
71	Nellikudur	Munugalvedu
72	Palakurthi	Gudur
73	Parvathagiri	Enugallu
74	Venkatapur	Venkatapur
75	Regonda	Gorikottapalli
76	Mahabubabad	Malyal

ANNEXURE II.8

77	Sangam	Kapulakanaparthu
78	Venkatapur	Yelturlapalli
79	Zaffergadh	Kunoor
80	Mugug	Kasimdevpeta
81	Tadvai	Medaram
82	Palakurthi	Vavilala
83	Warangal	Warangal
84	Kuravi	Upparagudem
85	Narsimhulapet	Komalavancha
86	Nekkonda	Redlawada
87	Atmakur	Pulakurthi
88	Mugug	Mallempalli

CLUSTER - III		
ANNEXURE II.7		
WBCIS under PMFBY for Mango crop in Khammam, Badradri (Kothagudem) Districts Rabi, 2016-17		
Sl. No.	Mandal	AWS Location
1	Bhadrachalam	Bhadrachalam
2	Manuguru	Manuguru
3	Palawancha	Sitarampatnam
4	Aswaraopeta	Aswaraopeta
5	Kusumanchi	Kusumanchi
6	Khammam Rural	Khammam
7	Penuballi	Penubaily
8	Madhira	Madhira
9	Yellandu	Yellandu
10	Chinthakam	Chinthakani
11	Vemsoor	Vemsoor
12	Aswapuram	Aswapuram
13	Bayyaram	Bayyaram
14	Bonakal	Rainunthala
15	Burgampadu	Burgampadu
16	Chandrugonda	Maddukur
17	Cherla	Satyanarayanapur
18	Dammapeta	Mallelamadugu
19	Dummugudem	Dummugudem
20	Enkuru	Enkuru
21	Garla	Garla
22	Gundala	Gundala
23	Julurpad	Julurpad
24	Kalluru	Kalluru
25	Kamepalle	Lingala
26	Khammam Urban	Khanapurp.S
27	Konijerla	Peddagopati
28	Kothagudem	Kothagudem
29	Mudigonda	Mudigonda
30	Mulakalapalle	Mulakalapalle
31	Nelakondapalle	Nelakondapalle
32	Pinapaka	Ebayyaram
33	Sathupalle	Sathupalle
34	Singareni	Karepalli
35	Tekulapalle	Tekulapalle

36	Thollada	Thallada
37	Thirumalayapalem	Thirumalayapalem
38	Venkatapuram	Venkatapuram
39	Wazeed	Wazeed
40	Wyra	Wyra
41	Dammapeta	Ankampalem
42	Yerrupalem	Yerrupalem
43	Palawancha	Yanambailu
44	Chinthakam	Nagula Vancha
45	Dammapeta	Nagupalli
46	Dammapeta	Naidupeta
47	Khammam Rural	Manchugonda
48	Khammam Rural	Prgidi
49	Konijerla	Konijerla
50	Mudigonda	Banapuram
51	Mudigonda	Pammi
52	Sathupalle	Gangaram
53	Thirumalayapalem	Bachodu
54	Madhira	Siripuram
55	Sathupalle	Sadasivunipalem
56	Dammapeta	Malkaram
57	Madhira	Madhira
58	Wyra	Wyra
59	Khammam Rural	Raghunathapalem
60	Thollada	Kurnavalli
61	Penuballi	Gowraram
62	Kothagudem	Ramavaram
63	Enkuru	Thimmarapeta
64	Thirumalayapalem	Kakarvai
65	Konijerla	Gubbagurthy
66	Bhadrachalam	Bhadrachalam(Rg)
67	Wazeed	Perur

ANNEXURE II.8		
WBCIS under PMFBY for Mango crop in Nalgonda, Suryapet, Yadadri (Bhongir) Districts Rabi, 2016-17		
Sl. No.	Mandal	AWS Location
1	Bibinagar	Bibinagar
2	Bhuvanagiri	Bhuvanagiri
3	Alair	Alair
4	Mothkur	Motkur
5	Saligouraram	Saligouraram
6	Thunga Thurthi	Thungathurthi
7	Suryapet	Suryapet
8	Narketpalle	Narkatpalle
9	Choutuppal	Chowtapal
10	Chintha Palle	Godkondla
11	Marri Guda	Marrigudem
12	Pedda Adiserlapall	Narasaraipalle
13	Devarakonda	Kondamallepalli
14	Chilkur	Kondapuram
15	Peddavura	Chalakurthi
16	Anumula	Halia

17	Nalgonda	Nalgonda
18	Thipparthi	Madigulapalle
19	Miryalaguda	Miryalaguda
20	Mattampalle	Matampalli
21	Kodad	Kodad
22	Ramannapeta	Ramannapet
23	Chandam Pet	Chandampet
24	Kangal	Kangal
25	Yadagirigutta	Yadagirigutta
26	Vemulapalle	Vemulapalle
27	Valigonda	Valigonda
28	Thripuraram	Matur
29	Thirumalagiri	Thirumalagiri
30	Rajapet	Rajapet
31	Pochampalle	Pochampalle
32	Penpahad	Penpahad
33	Nidamanur	Nidamanur
34	Nuthankal	Nuthankal
35	Nered Cherla	Neredcherla
36	Narayanapur	Narayanapur
37	Nampalle	Nampalle
38	Nakrekal	Nakrekal
39	Nadigudem	Nadigudem
40	Munugode	Munugode
41	Munagala	Munagala
42	Mothey	Mothey
43	Mellachervu	Melachervu
44	M Turkapalle	Mturkapalle
45	Kethepalle	Kethepalle
46	Kattangoor	Kattangoor
47	Jaji Reddi Gudem	Jajireddygudam
48	Gurrampode	Gurrampode
49	Gundla Palle	Dindi
50	Gundala	Gundala
51	Garide Palle	Garidepalle
52	Dameracherla	Dameracherla
53	Chivvemla	Chivvemla
54	Chityala	Chityala
55	Chilkur	Chilkur
56	Chandur	Chandur
57	Bommalaramaram	Bommalaramaram

58	Atmakur (M)	Atmakur(M)
59	Atmakur (S)	Atmakur(S)
60	Alair	Golankonda
61	Chandam Pet	Kothapalli
62	Narketpalle	Akkenepalle
63	Mothkur	Addagudur
64	Matampalle	Peddaveda
65	Gurrapode	Junuthla
66	Pedda Adiserlapall	Azmapur
67	Peddavura	Nellikal
68	Nidamanur	Thummadam
69	Anumula	Yacharam
70	Bibinagar	Venkiryal
71	Bommalaramaram	Maryala
72	Chandur	Pullemla
73	Choutuppal	Malkapur
74	Dameracherla	Thimmapuram
75	Devarakonda	Mudhigonda
76	Devarakonda	Padamatipalli
77	Garide Palle	Kethavarigudem
78	Alair	Sharjipet
79	Gundla Palle	Singarajpalli
80	Chivvemla	Gumpulathirumalagiri
81	Kattangoor	Aithipamula
82	Marri Guda	Somrajguda
83	Kattangoor	Edulur
84	Kodad	Gondriyala
85	Kodad	Thogarrai
86	Mattampalle	Raghunadhapalem
87	Mellachervu	Dondapadu
88	Mothey	Urlugunda
89	Mothkur	Paladugu
90	Nalgonda	P.Domalapalle
91	Nalgonda	Velugu Palle
92	Nampalle	Medlavai
93	Pedda Adiserlapall	Ghanpur
94	Nered Cherla	Lingapur
95	Penpahad	Cheedella
96	Rajapet	Pamukunta
97	Ramannapeta	Yellanki
98	Thipparthi	Mamidala

99	Thipparthi	Pajjur
100	Suryapet	Tekumatla
101	Valigonda	Verkat Palle
102	Vemulapalle	Tadikamal
103	Yadagirigutta	Moota Kondur
104	Narketpalle	Narketpalle(N)
105	Peddavura	Pulicherla
106	Thripuraram	Kamareddi Gudem
107	Bhuvanagiri	Nandanam
108	Garide Palle	Gaddi Palle
109	Suryapet	Yerkaram
110	Narayanapur	Jangam
111	Gundala Palle	Yerraram
112	Miryalaguda	Chinthapalli
113	Chandam Pet	Theldevarapalli
114	Chandam Pet	Bollaram Patti (Munagala)
115	Chandam Pet	Bapanmodu Thanda

ANNEXURE II.9		
WBCIS under PMFBY for Mango crop in Dist. Rangareddy, Vikarabad, Malkajgiri Districts Rabi, 2016-17		
Sl. No.	Mandal	AWS Location
1	Ghatkesar	Moulali
2	Rajendranagar	Sivaramapalle
3	Medchal	Medchal
4	Ibrahimpattam	Ibrahimpattam
5	Hayathnagar	Turkamjal
6	Shamshabad	Shamsabadap
7	Saroornagar	Mamidipalle
8	Shamshabad	Malkaram
9	Uppal	Bandlaguda
10	Serilingampalle	Madhapur
11	Chevella	Dharmasagar
12	Pargi	Pargi
13	Tandur	Tandur
14	Kulkacharla	Puttapahad
15	Serilingampalle	Guchibowli
16	Yacharam	Yacharam
17	Shankarpalle	Shankarpalle
18	Vicarabad	Vikarabad
19	Nawabpet	Nawabpet
20	Kandukur	Kandukur
21	Moinabad	Moinabad
22	Dharur	Dharur
23	Ghatkesar	Singapur
24	Keesara	Keesara
25	Maheswaram	Maheswaram
26	Manchal	Arutla
27	Pudur	Manneguda
28	Shamirpet	Devaranjel
29	Gandeed	Salkaripet
30	Doma	Doma
31	Mominpet	Mominpet
32	Bantaram	Bantaram
33	Marpalle	Marpalle
34	Basheerabad	Basheerabad
35	Malkajgiri	Malkajgiri
36	Balanagar	Balanagar

37	Peddemul	Peddemul
38	Quthbullapur	Quthbullapur
39	Shabad	Shabad
40	Uppal	Uppall(Ghanpur)
41	Yelal	Yelal
42	Rajendranagar	Rajendranagar
43	Chevella	Kandavada
44	Quthbullapur	Shapur Nagar
45	Quthbullapur	Jeedimetla
46	Shamshabad	Shapur
47	Shabad	Chandanavally
48	Hayathnagar	Abdullapur
49	Moinabad	Reddy Palle
50	Ibrahimpotam	Dandumailaram
51	Ibrahimpotam	Mangalpalle
52	Kandukur	Meerkhanpet
53	Kandukur	Rachulur
54	Kulkacharla	Chowdapur
55	Kulkacharla	Mujahidpur
56	Maheswaram	Ameerpet
57	Maheswaram	Mankhal
58	Manchal	Bodakonda
59	Shankarpalle	Proddatur
60	Medchal	Bandamadham
61	Moinabad	Kethireddipalli
62	Pargi	Rapole
63	Peddemul	Kotepally
64	Pudur	Peddaumanth
65	Shabad	Tadlapally
66	Bantaram	Nagaram(Thorrimamidi)
67	Shamirpet	Kesavaram
68	Shamirpet	Aliyabad
69	Vicarabad	Madanpalle
70	Gandeed	Mohammadabad
71	Yacharam	Nallavelli
72	Yelal	Dhavalapur
73	Tandur	Tandur(A)
74	Yacharam	Gunegal
75	Malkajgiri	Bollaram
76	Serilingampalle	Central University
77	Basheerabad	Navangidi

IMPORTANT NOTES:

1. In Case, the data of any Automatic Weather Station (AWS) is not available due to any reason, the data of other AWS of the same Mandal will be considered.
2. If no second Automatic Weather Station (AWS) is located in the Mandal, the data of neighbouring mandal AWS data will be used as Back up Weather Station Data.
3. If, no such data is available in such cases, the data from Indian Metrological Department (IMD) will be considered.